

? logon

*** It is now 2010/04/25 10:31:50 ***
 (Dialog time 2010/04/25 09:31:50)

CORE1 is set ON as an alias for 9,15,160,148,275,610,810
 CORE2 is set ON as an alias for 20,624,621,636,613,634,813
 FINANCE is set ON as an alias for 608,625,268,626,267
 INSURANCEFTTEXT is set ON as an alias for 625,637
 INSURANCEFTTEXT is set ON as an alias for
 625,637,714,725,492,704,713,387,471,638,641,640,494,735,631,715,702,633,70-
 3,756,711,757,477,710
 INSURANCEABS is set ON as an alias for 169
 FTEXT1 is set ON as an alias for 15,9,610,810,275,634,471
 FTEXT2 is set ON as an alias for 613,813,636,16,160,621,148,20,624
 FTPAT is set ON as an alias for 348,65
 NFTEXT is set ON as an alias for 35,65,99,2,583,474,475,347,256
 HIGHLIGHT set on as ' ' ' '
 DETAIL set on
 Notice = \$1,000.00

? b core1

25apr10 08:32:01 User233765 Session D195.1
 \$0.00 0.253 DialUnits File415
 \$0.00 Estimated cost File415
 \$0.06 INTERNET
 \$0.06 Estimated cost this search
 \$0.08 Estimated total session cost 0.253 DialUnits

SYSTEM:OS - DIALOG OneSearch
 File 9:Business & Industry(R) Jul/1994-2010/Apr 24
 (c) 2010 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2010/Apr 24
 (c) 2010 ProQuest Info&Learning
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2010/Apr 23
 (c) 2010 Gale/Cengage

*File 148: CURRENT feature not working. See HELP NEWS148.
 File 275:Gale Group Computer DB(TM) 1983-2010/Mar 17
 (c) 2010 Gale/Cengage
 File 610:Business Wire 1999-2010/Apr 24
 (c) 2010 Business Wire.

*File 610: contains data from 3/99 forward.
 For archive data (1986-2/99) see File 810.
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire

*File 810: contains data from 1986-1999.
 See File 610 for current data.

Set	Items	Description
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? s ((review???? (15n)(contract?? or document????????) (15n) (team???? or
 group???? or participant???? or partie?)) and (access???? or
 authorize????) and (send???? or transfer?))

Processing
Processing
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Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24

187987 REVIEW???

401850 CONTRACT??

113480 DOCUMENT???????

55993 PARTICIPANT???

70349 PARTIE?

268417 TEAM???

998026 GROUP???

1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)

135347 SEND???

143725 TRANSFER?

390376 ACCESS???

27556 AUTHORIZE???

114 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

15: ABI/Inform(R)_1971-2010/Apr 24

825743 REVIEW???

624932 CONTRACT??

531094 DOCUMENT???????

250254 PARTIE?

303701 PARTICIPANT???

663839 TEAM???

1476680 GROUP???

6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)

296911 SEND???

337984 TRANSFER?

778334 ACCESS???

91045 AUTHORIZE???

1377 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

160: Gale Group PROMT(R)_1972-1989

26803 REVIEW???

158137 CONTRACT??

37301 DOCUMENT???????

4668 PARTICIPANT???

5559 PARTIE?

16584 TEAM???

162687 GROUP???

92 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)

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9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
1 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))

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148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing

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1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N)(CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
1149 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))

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275: Gale Group Computer DB(TM)_1983-2010/Mar 17

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221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N)(CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
248 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))

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610: Business Wire_1999-2010/Apr 24

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232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
1377 REVIEW????(15N)(CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
75721 SEND????

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105492 TRANSFER?
639523 ACCESS???
82431 AUTHORIZE???
87 ( (REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

810: Business Wire_1986-1999/Feb 28
58426 REVIEW???
100477 CONTRACT??
52223 DOCUMENT??????
21576 PARTIE?
21842 PARTICIPANT???
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
25493 SEND???
43442 TRANSFER?
148400 ACCESS???
35653 AUTHORIZE???
32 ( (REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW???
3840180 CONTRACT??
1990436 DOCUMENT??????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT???
1757937 PARTIE?
19171 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
4771142 ACCESS???
533061 AUTHORIZE???
1206715 SEND???
1407074 TRANSFER?
S1 3008 ( (REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

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? s pd>20000609

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
2474282 PD>20000609

15: ABI/Inform(R)_1971-2010/Apr 24
3600966 PD>20000609

160: Gale Group PROMT(R)_1972-1989
0 PD>20000609

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
12633510 PD>20000609

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
1252441 PD>20000609

610: Business Wire_1999-2010/Apr 24
1992351 PD>20000609

810: Business Wire_1986-1999/Feb 28
1 PD>20000609

TOTAL: FILES 9,15,160 and ...
S221953551 PD>20000609

? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and encrypt??????

Processing
Processing
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Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW???? (15N) (CONTRACT?? OR DOCUMENT?????????) (15N) (((TEAM???? OR GROUP?????) OR PARTICIPANT?????) OR PARTIE?)
16571 ENCRYPT????????
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
9 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT?????????) (15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))) AND ENCRYPT????????

15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW????

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624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
    6454 REVIEW????(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    31820 ENCRYPT???????
    296911 SEND????
    337984 TRANSFER?
    778334 ACCESS????
    91045 AUTHORIZE????
        55 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))) AND ENCRYPT???????

160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW????
    158137 CONTRACT??
    37301 DOCUMENT???????
    4668 PARTICIPANT????
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
        1224 ENCRYPT???????
        9497 SEND????
        36762 TRANSFER?
        45575 ACCESS????
        6808 AUTHORIZE????
            0 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))) AND ENCRYPT???????

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
    1812171 REVIEW????
    2077354 CONTRACT??
    878354 DOCUMENT???????
    409673 PARTICIPANT????
    1267178 PARTIE?
    1561929 TEAM????
    3562071 GROUP????
        8593 REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
        91240 ENCRYPT???????
        542667 SEND????
        622301 TRANSFER?
        2314356 ACCESS????
        269383 AUTHORIZE????
            76 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))) AND ENCRYPT???????

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275: Gale Group Computer DB(TM)_1983-2010/Mar 17
221926 REVIEW???
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
37427 ENCRYPT???????
121079 SEND????
117368 TRANSFER?
454578 ACCESS???
20185 AUTHORIZE????
40 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

610: Business Wire_1999-2010/Apr 24
232720 REVIEW???
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
1377 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
22564 ENCRYPT???????
75721 SEND????
105492 TRANSFER?
639523 ACCESS???
82431 AUTHORIZE????
6 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

810: Business Wire_1986-1999/Feb 28
58426 REVIEW???
100477 CONTRACT??
52223 DOCUMENT???????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
6160 ENCRYPT???????
25493 SEND????
43442 TRANSFER?
148400 ACCESS???
35653 AUTHORIZE????
5 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

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TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT???????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
19171 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
207006 ENCRYPT???????
S3 191 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????
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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and forum

Processing
Processing
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Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT???????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
28949 FORUM
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
6 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND FORUM

15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
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303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
    6454 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
111314 FORUM
296911 SEND????
337984 TRANSFER?
778334 ACCESS???
91045 AUTHORIZE????
    213 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW????
    158137 CONTRACT??
    37301 DOCUMENT????????
    4668 PARTICIPANT????
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    1419 FORUM
    9497 SEND????
    36762 TRANSFER?
    45575 ACCESS???
    6808 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND FORUM

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
    1812171 REVIEW????
    2077354 CONTRACT??
    878354 DOCUMENT????????
    409673 PARTICIPANT????
    1267178 PARTIE?
    1561929 TEAM????
    3562071 GROUP????
        8593 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    257070 FORUM
    542667 SEND????
    622301 TRANSFER?
    2314356 ACCESS???
    269383 AUTHORIZE????
        150 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND FORUM

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    221926 REVIEW????
    207698 CONTRACT??

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161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
  1014 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
40267 FORUM
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
  25 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

610: Business Wire_1999-2010/Apr 24
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
  1377 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
55594 FORUM
75721 SEND????
105492 TRANSFER?
639523 ACCESS????
82431 AUTHORIZE????
  3 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
  408 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
16640 FORUM
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
  2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????

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3840180 CONTRACT??
1990436 DOCUMENT???????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
511253 FORUM
S4      399 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))) AND FORUM

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (alert???? or trigger????)

Processing
Processing
Processing
Processing
Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
    187987 REVIEW????
    401850 CONTRACT??
    113480 DOCUMENT???????
    55993 PARTICIPANT????
    70349 PARTIE?
    268417 TEAM????
    998026 GROUP????
    1233 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
    29304 ALERT????
    32743 TRIGGER????
    135347 SEND????
    143725 TRANSFER?
    390376 ACCESS????
    27556 AUTHORIZE????
    18 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))) AND (ALERT???? OR TRIGGER????)

15: ABI/Inform(R)_1971-2010/Apr 24
    825743 REVIEW????
    624932 CONTRACT??
    531094 DOCUMENT???????
    250254 PARTIE?

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303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
    6454 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    86525 ALERT????
    111517 TRIGGER????
    296911 SEND????
    337984 TRANSFER?
    778334 ACCESS????
    91045 AUTHORIZE????
    365 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (ALERT???? OR TRIGGER????)

160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW????
    158137 CONTRACT??
    37301 DOCUMENT????????
    4668 PARTICIPANT????
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
        2629 ALERT????
        4235 TRIGGER????
        9497 SEND????
        36762 TRANSFER?
        45575 ACCESS????
        6808 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (ALERT???? OR TRIGGER????)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
    1812171 REVIEW????
    2077354 CONTRACT??
    878354 DOCUMENT????????
    409673 PARTICIPANT????
    1267178 PARTIE?
    1561929 TEAM????
    3562071 GROUP????
        8593 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
        269351 ALERT????
        139799 TRIGGER????
        542667 SEND????
        622301 TRANSFER?
        2314356 ACCESS????
        269383 AUTHORIZE????
        215 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (ALERT???? OR TRIGGER????)

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Save-2010-04-25_084947

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275: Gale Group Computer DB(TM)_1983-2010/Mar 17
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
    1014 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
32332 ALERT????
19135 TRIGGER????
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
    57 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (ALERT???? OR TRIGGER????)

610: Business Wire_1999-2010/Apr 24
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
    1377 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
55804 ALERT????
17020 TRIGGER????
75721 SEND????
105492 TRANSFER?
639523 ACCESS????
82431 AUTHORIZE????
    7 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (ALERT???? OR TRIGGER????)

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
    408 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
9641 ALERT????
4249 TRIGGER????
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
    1 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)

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(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT???
1757937 PARTIE?
19171 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
485586 ALERT????
328698 TRIGGER???
S5 663 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)
```

? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (finan?????? (25n) advisor?)

Processing
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9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT???
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1076179 FINAN????????
70835 ADVISOR?
16566 FINAN????????(25N)ADVISOR?
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
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27556 AUTHORIZE????
      5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

15: ABI/Inform(R)_1971-2010/Apr 24
      825743 REVIEW????
      624932 CONTRACT??
      531094 DOCUMENT????????
      250254 PARTIE?
      303701 PARTICIPANT????
      663839 TEAM????
      1476680 GROUP????
      6454 REVIEW???? (15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
      1519459 FINAN???????
      217372 ADVISOR?
      44552 FINAN??????? (25N) ADVISOR?
      296911 SEND????
      337984 TRANSFER?
      778334 ACCESS????
      91045 AUTHORIZE????
      41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

160: Gale Group PROMT(R)_1972-1989
      26803 REVIEW????
      158137 CONTRACT??
      37301 DOCUMENT????????
      4668 PARTICIPANT????
      5559 PARTIE?
      16584 TEAM????
      162687 GROUP????
      92 REVIEW???? (15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
      174877 FINAN???????
      5690 ADVISOR?
      735 FINAN??????? (25N) ADVISOR?
      9497 SEND????
      36762 TRANSFER?
      45575 ACCESS????
      6808 AUTHORIZE????
      0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
      1812171 REVIEW????
      2077354 CONTRACT??
      878354 DOCUMENT????????
      409673 PARTICIPANT????
      1267178 PARTIE?
      1561929 TEAM????
      3562071 GROUP????
      8593 REVIEW???? (15N) (CONTRACT?? OR

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DOCUMENT???????? (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
6580476 FINAN???????
751709 ADVISOR?
170762 FINAN??????? (25N) ADVISOR?
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
50 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW???? (15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
283934 FINAN???????
30328 ADVISOR?
3606 FINAN??????? (25N) ADVISOR?
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
3 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

610: Business Wire_1999-2010/Apr 24
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
1377 REVIEW???? (15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1241499 FINAN???????
188848 ADVISOR?
52425 FINAN??????? (25N) ADVISOR?
75721 SEND????
105492 TRANSFER?
639523 ACCESS????
82431 AUTHORIZE????
3 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????

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100477 CONTRACT??
52223 DOCUMENT???????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
    408 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
339384 FINAN???????
102045 ADVISOR?
15926 FINAN??????? (25N) ADVISOR?
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
    3 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT???????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
11215808 FINAN???????
1366827 ADVISOR?
304572 FINAN??????? (25N) ADVISOR?
S6    105 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (finance??????? or credit?)

Processing
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9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????

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401850 CONTRACT??
113480 DOCUMENT???????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
0 608,625,268,626,267???????
307568 CREDIT?
18 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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15: ABI/Inform(R)_1971-2010/Apr 24

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825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
0 608,625,268,626,267???????
880452 CREDIT?
492 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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160: Gale Group PROMT(R)_1972-1989

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26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 608,625,268,626,267???????
40038 CREDIT?
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR

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TRANSFER?)) AND (608,625,268,626,267?????? OR CREDIT?)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23

Processing

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1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
      8593 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
542667 SEND????
622301 TRANSFER?
      0 608,625,268,626,267???????
1387388 CREDIT?
2314356 ACCESS????
269383 AUTHORIZE????
      354 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND (608,625,268,626,267?????? OR CREDIT?)
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275: Gale Group Computer DB(TM)_1983-2010/Mar 17

```
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
      1014 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
      0 608,625,268,626,267???????
73446 CREDIT?
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
      31 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND (608,625,268,626,267?????? OR CREDIT?)
```

610: Business Wire_1999-2010/Apr 24

```
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
      1377 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
75721 SEND????
105492 TRANSFER?
      0 608,625,268,626,267???????
290649 CREDIT?
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639523 ACCESS????
82431 AUTHORIZE????
11 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT??????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
0 608,625,268,626,267??????
86605 CREDIT?
148400 ACCESS????
35653 AUTHORIZE????
11 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT??????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
19171 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
0 608,625,268,626,267??????
3066146 CREDIT?
S7 917 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

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? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and plan

Processing
Processing
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Processing
Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
    187987 REVIEW???
    401850 CONTRACT??
    113480 DOCUMENT???????
    55993 PARTICIPANT???
    70349 PARTIE?
    268417 TEAM????
    998026 GROUP????
    1233 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    135347 SEND????
    143725 TRANSFER?
    355895 PLAN
    390376 ACCESS????
    27556 AUTHORIZE????
    51 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND PLAN

15: ABI/Inform(R)_1971-2010/Apr 24
    825743 REVIEW???
    624932 CONTRACT??
    531094 DOCUMENT???????
    250254 PARTIE?
    303701 PARTICIPANT???
    663839 TEAM????
    1476680 GROUP????
    6454 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    296911 SEND????
    337984 TRANSFER?
    778334 ACCESS????
    91045 AUTHORIZE????
    782937 PLAN
    836 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND PLAN

160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW???
    158137 CONTRACT??
    37301 DOCUMENT???????
    4668 PARTICIPANT???
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
    92 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    9497 SEND????
    36762 TRANSFER?
    45575 ACCESS????
    6808 AUTHORIZE????
    70411 PLAN
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)

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```
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?)
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN
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148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing

```
1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT???
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
542667 SEND????
622301 TRANSFER?
1588897 PLAN
2314356 ACCESS????
269383 AUTHORIZE????
558 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR Group???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN
```

275: Gale Group Computer DB(TM)_1983-2010/Mar 17

```
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT???
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
133373 PLAN
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
75 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR Group???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN
```

610: Business Wire_1999-2010/Apr 24

```
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102888 PARTICIPANT???
390620 TEAM????
885538 GROUP????
1377 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
75721 SEND????
105492 TRANSFER?
260274 PLAN
639523 ACCESS????
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```

82431 AUTHORIZE????
19 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND PLAN

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT??????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW???? (15N) (CONTRACT?? OR
   DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
88296 PLAN
148400 ACCESS????
35653 AUTHORIZE????
5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND PLAN

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT??????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
19171 REVIEW???? (15N) (CONTRACT?? OR
   DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
3280083 PLAN
S8 1544 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND PLAN

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? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (financial (5n) plan)

Processing
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Processing

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Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
    187987 REVIEW???
    401850 CONTRACT??
    113480 DOCUMENT???????
    55993 PARTICIPANT???
    70349 PARTIE?
    268417 TEAM????
    998026 GROUP????
        1233 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
    902654 FINANCIAL
    355895 PLAN
        5344 FINANCIAL(5N) PLAN
    135347 SEND????
    143725 TRANSFER?
    390376 ACCESS???
    27556 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
            AND (ACCESS??? OR AUTHORIZE????) AND (SEND????? OR
            TRANSFER?))) AND (FINANCIAL (5N) PLAN)

15: ABI/Inform(R)_1971-2010/Apr 24
    825743 REVIEW????
    624932 CONTRACT??
    531094 DOCUMENT???????
    250254 PARTIE?
    303701 PARTICIPANT???
    663839 TEAM????
    1476680 GROUP????
        6454 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
    1190560 FINANCIAL
    782937 PLAN
        19848 FINANCIAL(5N) PLAN
    296911 SEND????
    337984 TRANSFER?
    778334 ACCESS???
    91045 AUTHORIZE????
        41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
            AND (ACCESS??? OR AUTHORIZE????) AND (SEND????? OR
            TRANSFER?))) AND (FINANCIAL (5N) PLAN)

160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW????
    158137 CONTRACT??
    37301 DOCUMENT???????
    4668 PARTICIPANT???
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
    130527 FINANCIAL
    70411 PLAN

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798 FINANCIAL(5N) PLAN
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (FINANCIAL (5N) PLAN)

```

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing

```

1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT????????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
3667670 FINANCIAL
1588897 PLAN
33735 FINANCIAL(5N) PLAN
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
39 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (FINANCIAL (5N) PLAN)

```

275: Gale Group Computer DB(TM)_1983-2010/Mar 17

```

221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
227667 FINANCIAL
133373 PLAN
1260 FINANCIAL(5N) PLAN
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (FINANCIAL (5N) PLAN)

```

610: Business Wire_1999-2010/Apr 24

```

232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?

```

Save-2010-04-25_084947

```

102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
1143120 FINANCIAL
260274 PLAN
    7432 FINANCIAL(5N) PLAN
    75721 SEND????
    105492 TRANSFER?
    639523 ACCESS???
    82431 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (FINANCIAL (5N) PLAN)

810: Business Wire_1986-1999/Feb 28
    58426 REVIEW????
    100477 CONTRACT??
    52223 DOCUMENT????????
    21576 PARTIE?
    21842 PARTICIPANT????
    101411 TEAM????
    247576 GROUP????
        408 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    287407 FINANCIAL
    88296 PLAN
    2047 FINANCIAL(5N) PLAN
    25493 SEND????
    43442 TRANSFER?
    148400 ACCESS???
    35653 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
4771142 ACCESS???
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
7549605 FINANCIAL
3280083 PLAN
    70464 FINANCIAL(5N) PLAN
59    82 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR

```

TRANSFER?))) AND (FINANCIAL (5N) PLAN)

? s (((review???? (15N)(contract?? or document???????) (15N) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and calendar

Processing
Processing
Processing
Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24

187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT???????
55993 PARTICIPANT???
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
21006 CALENDAR
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
8 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND CALENDAR

15: ABI/Inform(R)_1971-2010/Apr 24

825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
303701 PARTICIPANT???
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
101995 CALENDAR
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
123 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND CALENDAR

160: Gale Group PROMT(R)_1972-1989

26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????

```

4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
    92 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
2616 CALENDAR
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

```

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing

```

1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT????????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
    8593 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
192542 CALENDAR
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
    116 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

```

275: Gale Group Computer DB(TM)_1983-2010/Mar 17

```

221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
    1014 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
24628 CALENDAR
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
    41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

```

610: Business Wire_1999-2010/Apr 24

```

232720 REVIEW????

```

```

269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    39080 CALENDAR
    75721 SEND????
105492 TRANSFER?
639523 ACCESS????
82431 AUTHORIZE????
    2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

810: Business Wire_1986-1999/Feb 28
    58426 REVIEW????
    100477 CONTRACT??
    52223 DOCUMENT???????
    21576 PARTIE?
    21842 PARTICIPANT????
    101411 TEAM????
    247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    12459 CALENDAR
    25493 SEND????
    43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
    2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

TOTAL: FILES 9,15,160 and ...
    3365776 REVIEW????
    3840180 CONTRACT??
    1990436 DOCUMENT???????
    3155584 TEAM????
    7720116 GROUP????
    925056 PARTICIPANT????
    1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    4771142 ACCESS????
    533061 AUTHORIZE????
    1206715 SEND????
    1407074 TRANSFER?
    394326 CALENDAR
510    292 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

```

? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (revious (5n) update)

Processing
Processing
Processing
Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24

```

2 REVIOUS
50136 UPDATE
0 REVIOUS (5N) UPDATE
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT?????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT?????????) (15N)
(Team????? OR Group????? OR Participant????? OR Partie?))
AND (ACCESS???? OR AUTHORIZE?????) AND (SEND???? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

```

15: ABI/Inform(R)_1971-2010/Apr 24

```

8 REVIOUS
229058 UPDATE
0 REVIOUS (5N) UPDATE
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT????????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT?????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT?????????) (15N)
(Team????? OR Group????? OR Participant????? OR Partie?))
AND (ACCESS???? OR AUTHORIZE?????) AND (SEND???? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

```

160: Gale Group PROMT(R)_1972-1989

```

4 REVIOUS
7647 UPDATE

```

Save-2010-04-25_084947

```

0 REVIOUS (5N) UPDATE
26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
22 REVIOUS
841388 UPDATE
0 REVIOUS (5N) UPDATE
1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
1 REVIOUS
75887 UPDATE
0 REVIOUS (5N) UPDATE
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????

```

Save-2010-04-25_084947

```

O (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (REVIOUS (5N) UPDATE)

```

610: Business Wire_1999-2010/Apr 24

```

1 REVIOUS
330578 UPDATE
O REVIOUS (5N) UPDATE
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102888 PARTICIPANT????
390620 TEAM????
885538 GROUP????
1377 REVIEW???? (15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
75721 SEND????
105492 TRANSFER?
639523 ACCESS????
82431 AUTHORIZE????
O (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (REVIOUS (5N) UPDATE)

```

810: Business Wire_1986-1999/Feb 28

```

O REVIOUS
22870 UPDATE
O REVIOUS (5N) UPDATE
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW???? (15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
O (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (REVIOUS (5N) UPDATE)

```

TOTAL: FILES 9,15,160 and ...

```

3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155584 TEAM????
7720116 GROUP????
925056 PARTICIPANT????
1757937 PARTIE?
19171 REVIEW???? (15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)

```



```

4771142 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
      38 REVIOUS
1557564 UPDATE
      0 REVIOUS (5N) UPDATE
S11      0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))) AND (REVIOUS (5N) UPDATE)

```

? s au=robb, paul

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

15: ABI/Inform(R)_1971-2010/Apr 24
      0 AU=ROBB, PAUL

160: Gale Group PROMT(R)_1972-1989
      0 AU=ROBB, PAUL

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
      0 AU=ROBB, PAUL

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
      0 AU=ROBB, PAUL

610: Business Wire_1999-2010/Apr 24
      0 AU=ROBB, PAUL

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

TOTAL: FILES 9,15,160 and ...
S12      0 AU=ROBB, PAUL

```

? s au=robb, p?

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

15: ABI/Inform(R)_1971-2010/Apr 24
      0 AU=ROBB, P?

160: Gale Group PROMT(R)_1972-1989
      0 AU=ROBB, P?

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
      78 AU=ROBB, P?

275: Gale Group Computer DB(TM)_1983-2010/Mar 17

```

```

      0 AU=ROBB, P?

610: Business Wire_1999-2010/Apr 24
      0 AU=ROBB, P?

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

TOTAL: FILES 9,15,160 and ...
      S13      78 AU=ROBB, P?

```

? ds

Set	File	Items	Description
	9	114	
	15	1377	
	160	1	
	148	1149	
	275	248	
	610	87	
	810	32	
S1		3008	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	9	2474282	
	15	3600966	
	160	0	
	148	12633510	
	275	1252441	
	610	1992351	
	810	1	
S2		21953551	PD>20000609
	9	9	
	15	55	
	160	0	
	148	76	
	275	40	
	610	6	
	810	5	
S3		191	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND ENCRYPT???????)
	9	6	
	15	213	
	160	0	
	148	150	
	275	25	
	610	3	
	810	2	
S4		399	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND FORUM
	9	18	
	15	365	
	160	0	

148	215	
275	57	
610	7	
810	1	
S5	663	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (- 15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE- ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T- RANSFER?)) AND (ALERT???? OR TRIGGER????)
9	5	
15	41	
160	0	
148	50	
275	3	
610	3	
810	3	
S6	105	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (- 15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE- ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T- RANSFER?)) AND (FINAN?????? (25N) ADVISOR?)
9	18	
15	492	
160	0	
148	354	
275	31	
610	11	
810	11	
S7	917	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (- 15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE- ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T- RANSFER?)) AND (608,625,268,626,267?????? OR CREDIT?)
9	51	
15	836	
160	0	
148	558	
275	75	
610	19	
810	5	
S8	1544	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (- 15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE- ?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T- RANSFER?)) AND PLAN
9	0	
15	41	
160	0	
148	39	
275	2	
610	0	
810	0	
S9	82	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (- 15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE- ?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T- RANSFER?)) AND (FINANCIAL (5N) PLAN)
9	8	
15	123	
160	0	
148	116	
275	41	
610	2	
810	2	
S10	292	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (- 15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE- ?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-

```

          RANSFER?)) AND CALENDAR
          9      0
          15     0
          160    0
          148    0
          275    0
          610    0
          810    0
S11      0      (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
          15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
          ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
          RANSFER?))) AND (REVIUOS (5N) UPDATE)
          9      0
          15     0
          160    0
          148    0
          275    0
          610    0
          810    0
S12      0      AU=ROBB, PAUL
          9      0
          15     0
          160    0
          148    78
          275    0
          610    0
          810    0
S13      78     AU=ROBB, P?

```

? s1 not s2

Processing

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
    114  S1
    2474282 S2
    24  S1 NOT S2

15: ABI/Inform(R)_1971-2010/Apr 24
    1377 S1
    3600966 S2
    494  S1 NOT S2

160: Gale Group PROMT(R)_1972-1989
    1  S1
    0  S2
    1  S1 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
    1149 S1
    12633510 S2
    438  S1 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    248  S1
    1252441 S2
    175  S1 NOT S2

610: Business Wire_1999-2010/Apr 24

```

```

      87 S1
1992351 S2
      10 S1 NOT S2

810: Business Wire_1986-1999/Feb 28
      32 S1
      1 S2
      32 S1 NOT S2

TOTAL: FILES 9,15,160 and ...
      3008 S1
21953551 S2
S14      1174 S1 NOT S2

```

? rd

Processing Processing Processing

Processing - Examined 800 records
S15 1052 RD (unique items)

? ds

Set	File	Items	Description
	9	114	
	15	1377	
	160	1	
	148	1149	
	275	248	
	610	87	
	810	32	
S1		3008	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	9	2474282	
	15	3600966	
	160	0	
	148	12633510	
	275	1252441	
	610	1992351	
	810	1	
S2		21953551	PD>20000609
	9	9	
	15	55	
	160	0	
	148	76	
	275	40	
	610	6	
	810	5	
S3		191	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))) AND ENCRYPT????????

	9	6
	15	213
	160	0
	148	150
	275	25
	610	3
	810	2
S4	399	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		??) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER????) AND FORUM
	9	18
	15	365
	160	0
	148	215
	275	57
	610	7
	810	1
S5	663	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		??) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER????) AND (ALERT???? OR TRIGGER????)
	9	5
	15	41
	160	0
	148	50
	275	3
	610	3
	810	3
S6	105	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		??) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER????) AND (FINAN???????? (25N) ADVISOR?)
	9	18
	15	492
	160	0
	148	354
	275	31
	610	11
	810	11
S7	917	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		??) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER????) AND (608,625,268,626,267?????? OR CREDIT?)
	9	51
	15	836
	160	0
	148	558
	275	75
	610	19
	810	5
S8	1544	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		??) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER????) AND PLAN
	9	0
	15	41
	160	0
	148	39
	275	2
	610	0
	810	0

Save-2010-04-25_084947

S9	82	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?))) AND (FINANCIAL (5N) PLAN)
	9	8
	15	123
	160	0
	148	116
	275	41
	610	2
	810	2
S10	292	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?))) AND CALENDAR
	9	0
	15	0
	160	0
	148	0
	275	0
	610	0
	810	0
S11	0	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?))) AND (REVIOUS (5N) UPDATE)
	9	0
	15	0
	160	0
	148	0
	275	0
	610	0
	810	0
S12	0	AU=ROBB, PAUL
	9	0
	15	0
	160	0
	148	78
	275	0
	610	0
	810	0
S13	78	AU=ROBB, P?
	9	24
	15	494
	160	1
	148	438
	275	175
	610	10
	810	32
S14	1174	S1 NOT S2
	9	23
	15	489
	160	1
	148	398
	275	120
	610	3
	810	18
S15	1052	RD (unique items)

? s s9 not s1

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
    0 S9
    114 S1
    0 S9 NOT S1

15: ABI/Inform(R)_1971-2010/Apr 24
    41 S9
    1377 S1
    0 S9 NOT S1

160: Gale Group PROMT(R)_1972-1989
    0 S9
    1 S1
    0 S9 NOT S1

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
    39 S9
    1149 S1
    0 S9 NOT S1

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    2 S9
    248 S1
    0 S9 NOT S1

610: Business Wire_1999-2010/Apr 25
    0 S9
    87 S1
    0 S9 NOT S1

810: Business Wire_1986-1999/Feb 28
    0 S9
    32 S1
    0 S9 NOT S1

TOTAL: FILES 9,15,160 and ...
      82 S9
     3008 S1
    S16   0 S9 NOT S1

```

? s s9 not s2

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
    0 S9
    2474282 S2
    0 S9 NOT S2

15: ABI/Inform(R)_1971-2010/Apr 24
    41 S9
    3600966 S2
    17 S9 NOT S2

160: Gale Group PROMT(R)_1972-1989
    0 S9
    0 S2
    0 S9 NOT S2

```



```

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
      39 S9
      12633510 S2
      10 S9 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
      2 S9
      1252441 S2
      2 S9 NOT S2

610: Business Wire_1999-2010/Apr 25
      0 S9
      1992351 S2
      0 S9 NOT S2

810: Business Wire_1986-1999/Feb 28
      0 S9
      1 S2
      0 S9 NOT S2

TOTAL: FILES 9,15,160 and ...
      82 S9
      21953551 S2
      S17 29 S9 NOT S2
  
```

? rd

```

S18      27 RD (unique items)
  
```

? t /6,k/all

Dialog eLink:

USPTO Full Text Retrieval Options

18/6,K/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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06744654 2015008131

****USE FORMAT 7 OR 9 FOR FULL TEXT****

SEN. PATRICK J. LEAHY HOLDS A HEARING ON THE U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT

Apr 21, 2010

Word Count: 12784

Text:

...a-half years and have done wonderful work in supporting thousands of students to gain **access** to technical training in Afghanistan. At a cost of about \$1,000 a student per...

...amount of work, including basic program design and program oversight activity.

But we have a **team** in place. We've already put a board of acquisition **review** in place to **review** all large **contracts** over \$75 million, and we will take that further in having really specific, detailed guidelines...Dr. Shah, thank you so much for being present this morning and for being so **accessible**. I've enjoyed our conversations on several opportunities since you've been in your current...

...re the poorest nation in our hemisphere because they virtually have no fundamental school system **accessible** to most families. And that the families that are **sending** their kids to school are **sending** them to inadequate, poorly staffed, non-certified teachers in a private setting -- which isn't...

...strategy that was primarily focused on primary education and the number of kids that had **access** to primary education.

And then secondarily focus, although much of our resources went into this...countries; B, take some accountability for offering direction to those NGOs; and C, develop a **financial** sustainability **plan** so that there's some sense of who's going to provide these services in...
...quality, universal education to the 4.5 million children in Haiti that really have no **access** today.

Thank you, Mr. Chairman.

LEAHY: Thank you. You know, there's so many opportunities... political energy to put in place a regulatory system that allows their people to have **access** to those technologies.

So we think that's an important part of this, as well...

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USPTO Full Text Retrieval Options

18/6,K/2 (Item 2 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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06705285

1982221261

****USE FORMAT 7 OR 9 FOR FULL TEXT****

The management of accounting numbers: case study evidence from the 'crash' of an airline

2010 Length: 36 Pages

Word Count: 17723

Text:

...misrepresentation of the underlying economic performance through the published accounting numbers. Second, we obtained unique **access** to internal company data, which allowed us to study the underlying processes which triggered the...

...this provided an opportunity for triangulation (Miles and Huberman, 1998; Yin, 2003). The internal company **documents** we **reviewed**

consisted of minutes and accompanying **documents** of the most important committees of the Swissair/SAirgroup and the Sabena **group**, correspondence within and between the companies, and **contracts** and agreements signed between the Swissair/SAirgroup, Sabena, and the shareholders. We had **access** to reports requested by the Swissair/SAirgroup or Sabena from various consultants and to the...

...to operationalise since they centre on managerial intent, which is unobservable from public data. However, **access** to internal archival company data allows data on managerial intent to be gathered and assessed ...and a dominant position at its hub airport, Zurich. Even ownership of the aircraft was **transferred** to a new legal entity, Flightlease, which also provided leasing services for other airlines from...1996, page 18)

If this outsourcing of activities had taken place using arm's-length **transfer** prices, these decisions could be seen as normal operating decisions. However, due to the use of not-at-arm's-length **transfer** pricing, benefits were **transferred** from Sabena to the airline-support strategic business units of the SAirgroup. The managerial intent of **transferring** benefits through this outsourcing process is admitted, in the agreement signed on 2 August 2001...

...Next the investment was written down and the restructuring of activities started, whereby benefits were **transferred** from Sabena to the SAirgroup. However, the provisions for future losses in 2000, do not...in July 2001, was surprised that the favourable impact of the not arm's length **transfer** prices was not eliminated from the airline-related SBU figures for evaluation and bonus determination...

...1998; other EU airlines in 1999).

Finally, the CEO of the SAirgroup needed discretion to **transfer** benefits from one unit of the group to another unit. This discretion is not explained...

...the variables uncovered by traditional accounting research. Other mechanisms must be used to allow such **transfers** to happen. As all definitions of financial misrepresentation and earnings management point to the central...

...at segmental reporting level. The accounting choices in combination with the not arm's length **transfer** pricing for the activities outsourced to the 2nd pillar of the SAirgroup, made these airline...

...first phase could not explain how it was possible to structure transactions and applying a **transfer** pricing policy, not determined on an arm's length basis, which had an impact on...

...the institutional characteristics) and company characteristics (such as governance and ownership). However, in order to **transfer** benefits between the different entities of a group, other mechanisms than those discovered by the...

...the 'pure' accounting decisions through their bonus plan. This adaptation of the bonus and incentive **plan** in line with the **financial** reporting strategy, implies a renegotiation of internal contracts with the SBU managers. This multi-theory...

...the literature (see Schipper, 1989; Dechow and Skinner, 2000; Fields, Lys and Vincent, 2001). Through **access** to internal company data we were able to observe the incentives which triggered the decision...

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18/6,K/3 (Item 3 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02555001 254355401

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Diary of a control freak: The manager's guide to internal control

1998 **Length:** 126 Pages

Word Count: 85787

Text:

...theory and I accept that this highlights key features that would otherwise be hard to **document**. You feel that it is invisible but dynamic - ever present perhaps. Nonetheless, I feel that...selfexplanatory, whilst logical security is used by computerised systems, where say passwords are needed to **access** the various databases."

"4 ID codes log the person who **accesses** a computerised system and that brings into play the concept of audit trails. Here where possible, we trace who did what in any transaction. Physical **access** devices can also log individuals. We can then get reports which show whether the patterns...at the individual's character but at the way he works - positive criticism doesn't **send** someone away humiliated and resentful. It motivates him to work better and harder.. A reproach...conditioned emotional response - when security is threatened fight or flight emotion occurs;

* emotional side effects **transfer** to the manager;

* punishment can produce inflexible behaviour;

* it may suppress or decrease more behaviour...form of role but there are others who may need to organise returns, compile statistics, **send** out formal letters and assess whether the company has dealt with a problem that the...one can arbitrate between interested parties and inconsistent documents;

6. information security policy that defines **access** rights, data privileges and protections;

7 support from executive management who keep an eye on the DMS;

8 corporate network where all key information is held and used;

9 **access** facilities for all staff from work, home and/or remote sites;

10 an automation policy...the police and they would instigate an investigation. An organisation would not have authority to **access** third party information and there is not much we could do outside of co-operating...held in a confidential file and they will be told exactly who will be given **access** to it - which will be restricted on a need-to-know basis. You would then...need to put these right. Quick fixes

such as replacing locks where people have unauthorised **access** to secure areas are important to stop this type of abuse."

"I'll Do I need...point."

"We can keep the problem secret and carry out background work. This may entail **accessing** central records that relate to the offence or the employee. An employee profile may be...

...who have background information, key witnesses, senior managers on policy issues (such as rules on **accessing** computer systems or taking home equipment that belongs to the company) and finally the suspect... denominator that I can find, there are general features. Where, from the top, an organisation **sends** out signals that it does not care - then this view spreads throughout the organisation. The...who did the bank reconciliation. This report was accepted - the post deleted and the responsibility **transferred** to the accounts clerk, who was supervised by a more senior accountant. Several months later...

...what car they drove, who they called on the internal phone system, what systems they **accessed** and why and so on.. We followed some of the couriers and found, at times...fraud prevention."

"A lot of prevention is implicit in security procedures - stopping people from unauthorised **access** to valuable items. I recall one external audit I carried out many years ago. The...

...this is based on the need-to-know principle. People do not need to understand the **access** profiles of systems they do not need to work with. They do not need to...IT security as a wide concept that seeks to ensure systems are secure from unauthorised **access** and are only used for their intended purpose. It is also about maintaining the database...

...You need to think about maintaining them, cataloguing them, backing them up and making sure **access** to confidential information is restricted. We may also need to be involved in contingency planning...

...not work unless linked to a specific and known ID.

7 Gives defined user privileges - **access** to certain defined files and rights within these files and parts of the database. Make...

...are not authorised to use systems outside this framework. Make clear the implications of unauthorised **access** e.g. summary dismissal.

8 Withdrawn as soon as the person leaves or better still...password. We need only know the name of the new employee and start date to **access** the system under their password, before they have changed it to an unknown one. Also...

...in the importance of password control. I've seen staff swap passwords where they have **accessed** a system at one desk and have answered the phone at another desk and want to get back into the system. Good systems don't let staff **access** them from two locations.

16 Allow the system to report **access** patterns that are inconsistent.

Say starting at 7 a.m. and continuing at 10 p.m. the same day (unless this is remote **access** from outside the office). Or **accessing** unusual files or repeating or cancelling many transactions.

17 Don't allow repeated attempts to **access** systems. Lock out all attempts over a defined number, say three. We can also commission special reports on these instances.

18 Ensure that remote **access** requests are subject to call-back so that the terminal address can be verified before...

...which transactions. We need to be able to pinpoint systems breaches and locate the offending **access** device."

"The above rules should be in place and integrated into the culture of the ...the culture in which this information is used. One key concern is which information is **accessible** by which people. We can promote an open communications culture by giving all non-sensitive...

...high up on the agenda since if these systems can be penetrated, people will have **access** to transactions which involve the movement of funds. The other key point is that these...be within the confines of a given budget. A budget in this context is a **plan** expressed in **financial** terms. It provides a delegated level of freedom, where the person in question is authorised...resource we need to dedicate to inspection. This argument also applies to compliance - instead of **sending** in armies of checkers we may wish to establish processes through which compliance happens by...

Dialog eLink:

USPTO Full Text Retrieval Options

18/6,K/4 (Item 4 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02495036

117543622

****USE FORMAT 7 OR 9 FOR FULL TEXT****

The manager's guide to internal control: diary of a control freak

1999

Word Count: 90354

Text:

...theory, and I accept that this highlights key features that would otherwise be hard to **document**. You feel that it is invisible but dynamic - ever present perhaps. Nonetheless, I feel that...explanatory, whilst logical security is used by computerised systems, where say passwords are needed to **access** the various databases."

"4ID codes log the person who **accesses** a computerised system and that brings into play the concept of audit trails. Here - where possible, we trace who did what in any transaction. Physical **access** devices can also log individuals. We can then get reports which show whether the patterns...at the individual's character but at the way he works - positive criticism doesn't **send** someone away humiliated and resentful. It motivates him to work better and harder...A reproach...conditioned emotional response - when security is threatened fight or flight emotion occurs;

- emotional side effects **transfer** to the manager;

- punishment can produce inflexible behaviour;

- it may suppress or decrease more behaviour...form of role but there are others who may need to organise returns, compile statistics, **send** out formal letters and assess whether the company has dealt with a problem that the...where one can arbitrate between interested parties and inconsistent documents;

6information security policy that defines **access** rights, data privileges and protections;

7support from executive management who keep an eye on the...the police and they would instigate an investigation. An organisation would not have authority to **access** third party information and there is not much we could do outside of co-operating...held in a confidential file and they will be told exactly who will be given **access** to it - which will be restricted on a need-to-know basis. You would then...need to put these right. Quick fixes such as replacing locks where people have unauthorised **access** to secure areas are important to stop this type of abuse."

"I do I need to...point."

"We can keep the problem secret and carry out background work. This may entail **accessing** central records that relate to the offence or the employee. An employee profile may be...

...who have background information, key witnesses, senior managers on policy issues (such as rules on **accessing** computer systems or taking home equipment that belongs to the company) and finally the suspect...denominator that I can find, there are general features. Where, from the top, an organisation **sends** out signals that it does not care - then this view spreads throughout the organisation. The...who did the bank reconciliation. This report was accepted - the post deleted and the responsibility **transferred** to the accounts clerk, who was supervised by a more senior accountant. Several months later...
...what car they drove, who they called on the internal phone system, what systems they **accessed** and why and so on...We followed some of the couriers and found, at times...fraud prevention."

"A lot of prevention is implicit in security procedures - stopping people from unauthorised **access** to valuable items. I recall one external audit I carried out many years ago. The...

...is based on the need-to-know principle. People do not need to understand the **access** profiles of systems they do not need to work with. They do not need to...IT security as a wide concept that seeks to ensure systems are secure from unauthorised **access** and are only used for their intended purpose. It is also about maintaining the database...

...You need to think about maintaining them, cataloguing them, backing them up and making sure **access** to confidential information is restricted. We may also need to be involved in contingency planning...

...not work unless linked to a specific and known ID.

7 Gives defined user privileges - **access** to certain defined files and rights within these files and parts of the database. Make...

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8 Withdrawn as soon as the person leaves - or better still of the new employee and start date to **access** the system under their password, before they have changed it to an unknown one. Also...

...in the importance of password control. I've seen staff swap passwords where they have **accessed** a system at one desk and have answered the phone at another desk and want to get back into the system. Good systems don't let staff **access** them from two locations.

16 Allow the system to report **access** patterns that are inconsistent. Say starting at 7 a.m. and continuing at 10 p.m. the same day (unless this is remote **access** from outside the office). Or **accessing** unusual files or repeating or cancelling many transactions.

17 Don't allow repeated attempts to **access** systems. Lock out all attempts over a defined number, say three. We can also commission special reports on these instances.

18 Ensure that remote **access** requests are subject to call-back so that the terminal address can be verified before...

...which transactions. We need to be able to pinpoint systems breaches and locate the offending **access** device."

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...high up on the agenda since if these systems can be penetrated, people will have **access** to transactions which involve the movement of funds. The other key point is that these...be within the confines of a given budget. A budget in this context is a **plan** expressed in **financial** terms. It provides a delegated level of freedom, where the person in question is authorised...resource we need to dedicate to inspection. This argument also applies to compliance - instead of **sending** in armies of checkers we may wish to establish processes through which compliance happens by...

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18/6,K/5 (Item 5 from file: 15)

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02036846

45984117

****USE FORMAT 7 OR 9 FOR FULL TEXT****

In search of the perfect mutual fund prospectus

Feb 1999 **Length:** 38 Pages

Word Count: 18387

Text:

...light of the Herculean efforts policymakers put into developing disclosure requirements, and the hours fund **groups** and their lawyers spend preparing the **documents**, investors labor **reviewing** them, and courts spend resolving conflicts concerning them. Unlike the field of corporate disclosure, few...

...prospectus and periodic reporting, the authors of national securities regulation sought to provide investors with "access to enough information to enable them to arrive at their own rational [investment] decisions."21...periodically issued "generic comment" letters that state their view on current disclosure issues. The staff **sends** the letters to all investment company registrants. They use the letters to "get the word...friend. After the investor contacts the fund group for more information, the fund group ordinarily **sends** the investor a prospectus and an application, as well as supplemental sales material. In this...

...factor for a potential investor making an investment decision, in other words, deciding whether to **send** a check to the fund.

The significant role of the prospectus in the sales effort...New Disclosure Option for Open-End Management Investment Companies, Securities Act Release No. 7399, [1997 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 85,914, at 89,363 (Feb. 27, 1997) [hereinafter...C. 1022 (1994)]. ERISA further requires sponsors to deliver summary annual reports, which summarize aggregate **financial** data about the **plan**. Id. 1023; see also Donna L. DiBlase, Communication of Benefits, in I EMPLOYEE BENEFITS HANDBOOK...Registration Form Used by Open-End Management Investment Companies, Securities Act Release No. 7398, [1997 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 85,913, at 89,329 (Feb. 27, 1997) (proposing...

...supra notes 46-52 and accompanying text.

Companies, Securities Act Release No. 6479, [1983-1984 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 183,413, at 86,152-53 (Aug. 12, 1983... Investment Company Registration and Report Forms and Reporting Requirements, Securities Act Release No. 5964, [1978 **Transfer** Fed. Sec. L. Rep. (CCH) 81,699, at 80,784 (Aug. 28, 1978)]. When the...

...124. See Consolidated Disclosure of Mutual Fund Expenses, Securities Act Release No. 6752, [1987-1988 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 84,216, at 88,981 (Feb. 1, 1988).

125...

...See Registration Form For Closed-End Investment Companies, Securities Act Release No. 6842, [1989-1990 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 84,433, at 80,327 July 28, 1989) (proposing amendments); Registration Form for Closed-End Management Investment Companies, Securities Act Release No. 6967, [1992 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 85,063, at 83,513 (Nov. 20, 1992) (adopting...
...Disclosure of Mutual Fund Performance and Portfolio Managers, Securities Act Release No. 6988, [1992-1993 **Transfer Binder**] Fed. Sec. L. Rep. (CC) 85,123, at 83,968-69 (Apr. 6, 1993...School of Law).

131. See Investment Company Institute (ICI), SEC No-Action Letter, [1996-1997 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 177,238, at 77,197 July 29, 1996).

132...

...their names suggest. See Investment Company Names, Investment Company Act Release No. 22,530, [1997 **Transfer Binder**] Fed. Sec. L. Rep. (CCH) 85,915,

at 89,381 (Feb. 27, 1997). The...

Dialog eLink:

USPTO Full Text Retrieval Options

18/6,K/6 (Item 6 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01739245

03-90235

****USE FORMAT 7 OR 9 FOR FULL TEXT****

The program financial advisor

Summer/Autumn 1998 **Length:** 15 Pages

Word Count: 8373

Text:

...Staff at OMB, HUD, SBA, FDIC, Treasury, Veterans Affairs, and the Federal Credit Policy Working **Group**" worked closely with the GSA in the development of the **contractor** solicitation **documents**, 14 plans for a **contractor** conference, and in the technical **review** of proposals from potential contractors. GSA makes PFA awards, and then all federal government agencies...In this case, Congress urged that USEC, a government corporation created in 1992, develop a **plan** to privatize the company.

The **financial** side of the equation was a value of the corporation of more than \$2 billion...The primary tool to assist in consistency is the Design Book.zs

Documentation like this **transfers** knowledge from advisor to advisor and saves the agency the cost of revisiting decisions made...Electronic delivery facilitates information sharing within an agency, and makes later retrieval easier and more **accessible** to a broader audience of staff and contractors.

Quarterly Reports

A report of results achieved...

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18/6,K/7 (Item 7 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01702538

03-53528

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Avoiding the full impact of the next cycle of medical care cost increases

Sep 1998 **Length:** 3 Pages

Word Count: 1906

Abstract:

...for members threatens many of the gains achieved by MCOs in terms of steerage to **contract** providers and management of medical practice. To deal effectively with these changes and to achieve maximum efficiency in **group** health purchasing, plan administrators need to constantly **review** and update cost management strategies.

Text:

...Care Quarterly, Vol. 5, No.1, Winter 1997). In response to consumer demand for improved **access** to specialist physicians and physician complaints about the administrative burden placed on them by existing...

...processes, most major MCOs are moving away from traditional, gatekeeper HMO plans and toward open **access** network models, raising the prospect of cost increases as a result. Companies vary widely in...

...The technical complexity of both health care services and the way these services must be **accessed** if the patient is to qualify for coverage under his/her insurance policy has steadily...

...and negotiate a reasonable level of profit for the MCO. These are essentially the same **financial** benefits **plan** sponsors have been seeking for years through self-funding of indemnity plans.

Maintain a competitive smaller, or perhaps even more innovative MCOs.

Transfer risk to MCOs. When MCOs propose to change the structure of a plan that has...

...proposes or requires that a group move away from a gatekeeper plan to an open **access** model, the MCO should guarantee the success of this change by offering a multiyear rate...

...Medicare+ Choice PPO and POS Medicare options soon will be available for retirees. These open **access** models may make managed care more attractive for retirees and offer a more practical way...

...have appropriate incentives to reduce manageable health risk and seek effective treatment; and have reasonable **access** to state-of-the-art medical care providers and facilities. Proactive plan sponsors are realizing...

...MAJOR MANAGED CARE ORGANIZATIONS ARE MOVING AWAY FROM TRADITIONAL, GATEKEEPER HMO PLANS AND TOWARD OPEN **ACCESS** NETWORK MODELS, RAISING THE PROSPECT OF COST INCREASES AS A RESULT.

Sidebar:

Health Premiums Rise...

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18/6,K/8 (Item 8 from file: 15)

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01665425

03-16415

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Pay-for-performance compensation: Moving beyond capitation

Jul 1998 **Length:** 6 Pages

Word Count: 2314

Abstract:

...lowering health care costs, it also has generated growing concern about the quality of and **access** to health care services. Shifting to pay-for-performance compensation programs, however, allows health plans...

Text:

...instrumental in lowering healthcare costs, it also has generated growing concern about quality of and **access** to healthcare services. Shifting to pay-for-performance compensation programs, however, allows health plans and...

...control costs have not been balanced appropriately with incentives to improve the quality of and **access** to healthcare services. These stakeholders are demanding a renewed focus on "value." While the definition of value varies significantly, stakeholders generally are seeking open, timely, and convenient **access** to physicians and services coupled with high-quality clinical outcomes.

The current concerns associated with...

...successful pay-for-performance program consists of four basic steps: selecting performance criteria, evaluating the **financial** impact, developing an effective communication **plan**, and implementing the plan in stages.

SELECTING PERFORMANCE CRITERIA

Ideally, performance targets should be defined **transfer** information to health plans. In this instance, health plans and providers need to develop collaborative...

...impact upon the satisfaction of members who receive their healthcare services under a managed care **plan**.

EVALUATING THE FINANCIAL IMPACT

Once the performance criteria have been identified and the appropriate measurement and weighting methods...

...To determine the payment differential among physicians in each of the different tiers, a health **plan** should perform a **financial** analysis by determining the expected performance of its participating physicians (eg, based on previous years...adopted in year 2.

Additionally, the pay-for-performance program and its outcomes should be **reviewed** every two years or on a schedule commensurate with the term of the **contract** between the medical **group** and the health plan. This **review** should focus on the program's financial impact, a comparison of the program criteria with...

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18/6.K/9 (Item 9 from file: 15)

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01567362

02-18351

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Group legal market changes, product evolves

Jan 1998 Length: 4 Pages

Word Count: 2128

Abstract:

...individuals. Essentially, in exchange for a premium, a prepaid group legal plan typically offers members **access** to a panel of attorneys for designated legal services at no additional cost or at...

Text:

...IT WORKS

Essentially, in exchange for a premium, a prepaid group legal plan typically offers members **access** to a panel of attorneys for designated legal services at no additional cost or at...

...plan typically range from about \$8 to \$16 per month, depending on the size of **group**, the type of coverage (individual or family), and the range of services covered. Unless a plan provides only for telephone consultation, services typically covered include **document review**, will and estate planning, real estate matters, consumer protection, and family law matters.

Different vendors...they want," said LegalWise's Mr. Schlaifer. "So the employer could pay for a minimum **access** plan and allow the employee to purchase a full comprehensive plan on top of that..."

...they've paid for it.

According to vendors, general telephone consultation and/or office advice, **document review**, wills and estate planning, and real estate matters are the most frequently utilized benefits in a **group** legal plan. Some matters for which utilization seems to be increasing are adoptions and premarital...

...the insurance or securities industries) who will discuss the issue with

the caller, and then **send** or fax a synopsis of the issue. Standard synopses are developed as new types of...

...Financial planning services beyond the telephone consultation-for example, retirement planning software, or a customized **financial plan**-are available at a discounted charge from Arthur Andersen, Mr. Brennan added. With the MetLife acquisition, Hyatt will be making available to plan members **access** to MetLife's "Life Advice" service. According to Ms. Messett, through this service, members can...is looking to develop a relationship with an accounting or financial services company to add **access** to financial planning services.

The focus at Legal Wise, Mr. Schlaifer said, is on increasing...

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USPIO Full Text Retrieval Options

18/6.K/10 (Item 10 from file: 15)

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01332073 99-81469

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Public pension plans in the third millennium

Third Quarter 1996 **Length:** 6 Pages

Word Count: 2939

Text:

...10 Additionally, participants should receive annual individual benefit statements. Providing these materials to public plan **participants** is not cost prohibitive and only requires gathering and organizing readily available information. ERISA also requires **participants** to have easy **access** to plan **documents** and the most recent Form 5500 to **review financial** information. **Plan documents** should be made available for **participant** viewing; however, Form 5500s are difficult to understand even for trained benefits professionals and certainly...be accompanied by a proportional increase in staffing levels.

Part 5-Enforcement

ERISA Section 502 **authorizes** civil actions by participants or beneficiaries to recover benefits, to enforce rights defined by plan... these individuals are fully protected, they may still face retaliation in the form of lateral **transfers** or downgraded performance appraisals resulting in termination after a period of years.

TITLE II

ERISA...

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18/6,K/11 (Item 11 from file: 15)

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01254085 99-03481

****USE FORMAT 7 OR 9 FOR FULL TEXT****

A CPA in human resources? Why not?

Oct 1995 Length: 3 Pages

Word Count: 1540

Abstract:

...expertise required for effective practice in traditional industry niches, or in public accounting, are directly **transferable** to the domain of human resources.

Text:

...expertise required for effective practice in traditional industry niches, or in public accounting, are directly **transferable** to the domain of human resources.

Some of the skill **transfers** are obvious. The CPA is likely to be well-versed in liability estimates, financial reporting...

...plans, postretirement benefits, and contingencies. Similarly, the CPA is likely to be skilled in preparing **financial** statements, summary **plan** descriptions, regulatory filings and tax returns (Form 5500s) as needed for the pension plans, certain...

...and future claims) under pension and benefit programs can be met with the organization's **financial** resources.

* Evaluating the performance of **plan** administrators and assessing the **financial** strength of **plan** providers.

* Completing periodic **reviews** of pensions and benefit programs to ensure that highly compensated individuals do not receive disproportionately better results.

* Analyzing the basis for price changes upon rate renewals for insurance **contracts** and negotiating favorable terms for **participants**.

* **Reviewing** benefit **contracts** from a financial and business perspective to identify potential risks, liabilities, unexpected cost ramifications or...Reform and Control Act of 1986 (requires that employers determine that a prospective employee is **authorized** to work in the U.S.).

I am not suggesting that a CPA in the...

...new developments, broaden organizational viewpoints or stimulate innovative thinking. Or, the outside consultant may have **access** to resources and information not available directly to the organization.

When the use of outside...

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18/6,K/12 (Item 12 from file: 15)

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01145809 97-95203

USE FORMAT 7 OR 9 FOR FULL TEXT

Cigna critics bash restructuring plan

Jan 1, 1996 Length: 2 Pages

Word Count: 729

Abstract:

...and 2. that due process has been denied "interested parties" because they were not allowed **access** to all financial information connected with the proposal and because cross-examination of Cigna officials...

Text:

...of the Dec. 28 hearing that a legal motion had been brought by various "interested **parties**" seeking to delay any decision on the Cigna proposal by the department until all **parties** are given sufficient time to **review** all **documents** and question Cigna officials. A hearing on the motion is scheduled in the state's...

...inadequate, and that due process has been denied "interested parties" because they were not allowed **access** to all financial information connected with the proposal and because cross-examination of Cigna officials...

...to disclose to the press financial details it deemed important, while rejecting policyholder requests for **access** to similar information."

Calling the Cigna plan a "massive fraud perpetrated on its policyholders," and...

...denied due process because they were not allowed full and complete disclosure of all pertinent **financial** documents concerning the **plan**.

* The commissioner has a strong conflict of interest regarding the proceedings because she was employed...

...Cigna's proposal, saying Cigna's move violates the state's insurance law concerning the **transfer** of liabilities to unlicensed insurers (see NU, Dec. 25, page 1).

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18/6,K/13 (Item 13 from file: 15)

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01131456 97-80850

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Managed mental health: Finding coverage that fits

Dec 1995 Length: 4 Pages

Word Count: 2317

Text:

...health services.

* Carveouts keep behavioral health entirely separate from the basic managed care plan. Treatment, **reviews** and case management are performed by mental health clinicians who work for or **contract** with the vendor, which often assumes some financial risk.

* Hybrids, often offered by **group** practices, combine features of integrated plans and carveouts. Patients with complex or severe mental disorders...

...evidence that it's high enough to attract experienced, accomplished practitioners. Find out if the **plan** offers providers **financial** incentives for limiting treatment, a common criticism of managed ...integrated mental health services with a medical plan that offers one-stop shopping instead.

2) **Access:** The way in which patients can enter the mental health system strongly influences the number...

...for a substance abuse or mental health crisis is the only way to gain quick **access** to the system, fewer patients--and most of them seriously ill--are likely to get...

...nurse reviewers often lead to further review by physicians, there should be an electronic record **transfer** system to assure prompt and informed decision making.

Finally, review providers' schedules. Do they have...

...the frequency depending on the clinical findings and the proposed treatment and discharge plan, to **authorize** a continuing stay. Outpatient review is commonly required before a plan approves more than five...

...for patients with complex, lengthy or expensive chronic illnesses. Some plans use what they call **access** managers--they're usually primary care physicians in integrated plans and behavioral health nurses in...

...match patients with providers or programs geared to their particular needs. Carveout plans often use **access** managers as gatekeepers who evaluate all treatment plans, discuss treatment options and make referrals to...

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18/6.K/14 (Item 14 from file: 15)

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01048733

96-98126

****USE FORMAT 7 OR 9 FOR FULL TEXT****

The role of budget and financial reform in making government work better and cost less

Spring 1995 Length: 15 Pages

Word Count: 6569

Text:

...adaptation for organizational survival.(5) Also, the information technology environment is driving changes. Rapidly expanding **access** to information, personal computers, and electronic communications is dramatically changing the dimensions of time and...Office, congressional staff, and representatives from professional organizations and the private sector. Likewise, the budget **team** interviewed individually or through six focus **groups** more than 300 people knowledgeable about budgeting and program management. The **team reviewed** problems and solutions offered from federal and non-federal employees. In addition, the **team reviewed** selected **documents** and/or met with experts from Australia, Canada, Great Britain, and New Zealand to learn... financial information steering group to develop and provide guidance in implementing an integrated budget and **financial** information strategic **plan**. Federal budgetary and **financial** information is frequently in disagreement; so, this is where integration must begin.

Fully integrate budget...

...cost accounting systems requirements.

Increase the use of technology to streamline financial services. Electronic funds **transfer** should be used to pay and reimburse federal employees, make payments to state and local...reports. Preparation of reports is expensive; what may be more useful and less expensive is **access** to information.

Manage fixed assets investment for the long term. The federal government needs to...the information-intensive nature of budgeting means that some of the new tools available for **access**, rapid communication, and data analysis can bring substantial gains in quality, utility, and efficiency.

Streamline...

...budget and financial management recommendations are predicated on a vision of government operations where the **access** to, availability of, and ability to select and use information have been greatly enhanced, compressing...

...do not just automate paper processes. They change forever old dimensional limitations of time, space, **access**, and communication.

Networks irrevocably alter the nature of managerial authority and work. In

a wired...product/service lines and activities. No layered, paper-driven, central control operation is capable of **accessing**, assimilating, synthesizing, communicating, reacting to, and integrating information in the old hierarchical way, with a...

...and accountable in serving the public. This environment also provides the opportunity for Congress to **access** much more immediate and factual feedback about the accomplishment of performance objectives it sets and...

...The financial management community has established FinanceNet, an electronic workspace where documents can be readily **accessed**, exposure drafts commented upon, promising practices exchanged, and news about financial matters quickly distributed.

* OMB...

...Printing Office, 1993. This report and all other reports of the National Performance Review are **accessible** over the Internet. For information and copies of National Performance Review reports, **send** a one line mail message to with the following text:
<send npr catalog> or directly **access** the gopher at
Americans Communicating Electronically: .

3. Wildavsky, Aaron, Politics of...and more labeled under the libraries menu item on FedWorld, (703) 321-8020, or **accessible** through File **Transfer** Protocol to ftp.fedworld.gov.

13. For a discussion of some of the issues in...

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18/6,K/15 (Item 15 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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00866012 95-15404

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Are you ready for national reform?

Apr 1994 **Length:** 2 Pages

Word Count: 1341

Text:

...managed care bids?

8. Are there physician practice management and managed care skills within your **team**?

9. Are case management skills available?

10. Do you have an effective utilization **review**/quality improvement program with appropriate reporting systems?

11. Are staffing levels per adjusted occupied bed at or below your peer **group**?

12. Do you have up-to-date data available **documenting** market share, patient (ambulatory and inpatient) origin and other pertinent operational data for performance evaluation...have a facilities master plan? If yes, does the facilities master plan:

* Preserve site, allow **access**/egress and clearly identify patient entrances?

* Allow for future expansion and parking?

* Provide a user...

...schedule consistent with your financial capabilities?

30. Are you coordinating your business strategies, facilities master **plan** and **financial** strategies for the next three to five years?

VII. GENERAL

31. Is management, medical staff...

...active participant in an accountable health plan or its equivalent?

EVALUATION

If you wish to **send** completed questionnaires to one of the Argus Associates partners, we'll be happy to call you to review the results. **Send** questionnaires to: James E. Bolinger, 400 Skokie Blvd., Northbrook, IL 60062 (708/564-9880); or...

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USPTO Full Text Retrieval Options

18/6.K/16 (Item 16 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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00615274 92-30377

****USE FORMAT 7 OR 9 FOR FULL TEXT****

S&P's Corporate Fitness Test

May 1992 **Length:** 7 Pages

Word Count: 3676

Text:

...the mortgage firm being reviewed and schedules an on-site visit by an S&P **team** of two to four analysts. If the **review** has been requested by the mortgage firm, S&P also **sends** management an engagement letter and **contract** that detail the terms of the **review**.

Depending upon S&P's familiarity with the firm and the complexity of its business...

...visit can range from one to three days. Before the on-site visit,

S&P **sends** a list of information requirements and a proposed agenda to the firm (See sidebar).

After...year. Rankings are subject to change, and if S&P is not able to get **access** to sufficient information for surveillance review purposes, the ranking is withdrawn.

METHODOLOGY

S&P's...this area requires good communication between secondary marketing and the loan production and underwriting departments, **access** to dealers and investors, adequate systems, and managers and staff that are skilled and knowledgeable...

...of liquidity. Another key area to review is the company's options under stress, including **access** to various capital markets, affiliations with other entities and the ability to sell assets. Flexibility...financial reports and audited financial statements for the past five years;

- * three-to five-year **financial** projection and business **plan**;

- * copies of recent audits, including Fannie Mae/Freddie Mac, uniform single audit report;

- * recourse and...

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18/6,K/17 (Item 17 from file: 15)

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00612820 92-27923

****USE FORMAT 7 OR 9 FOR FULL TEXT****

GIC Future Guided by Participant Desire for Stable Asset

May 1992 **Length:** 3 Pages

Word Count: 1865

Text:

...have different investment goals depending on many factors, including participant demographics and the firm's **financial** status.

The **plan** sponsor bears the investment risk in the defined benefit plan and makes the asset allocation...

...risk of large losses. According to the proposed regulations, participants must be allowed to make **transfers** among investment options at least every three months, although no specific diversification is mandated. This...Indeed, as Chart 1 demonstrates, employees in all age brackets indicated a strong need to **access** their 401(k) funds prior to retirement. The inescapable conclusion is that fixed income funds...

...melt-down" in the insurance industry. Sponsors who move too rapidly to

divest themselves of **contract** holdings, may be placing an inappropriate burden on plan **participants**.

* DO **REVIEW** YOUR GIC/BIC STRATEGY. The end of the calendar year or the plan year is an ideal time to **review** investment strategy and to revise goals and objectives. This may also be an appropriate time...

18/6.K/18 (Item 1 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
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0026532687 **Supplier Number:** 220789927 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Recent Developments In Employee Benefits And Executive Compensation.

March 10, 2010
Word Count: 4037 **Line Count:** 00340

...1974 ("ERISA"), to all affected employees.
 Definition of Major Terms under MHPAEA
 MHPAEA prohibits a **plan** from imposing **financial**
requirements and treatment limitations on mental health and substance abuse
coverage that are different than...

...the network. Plan sponsors should be mindful of the depth of the
equivalency requirement in **reviewing** insurance and/or administrative
services **contracts**, as applicable.
 Exceptions to MHPAEA Coverage
 In addition to the exemption for small employers, MHPAEA exempts a
group health plan from complying with the requirements if:
 the overall health care costs increase by...

...any discretionary action with respect to the plan.
 The ERISA regulations require that employees have **access** to a
wide range of investment providers and investments in order for the section
403...

...be exempt from ERISA so long as the employee has the ability to exchange
or **transfer** contracts or accounts to other service providers. In
addition, the fees and expenses associated with such exchange or
transfer must be disclosed to the participant in advance.
 Comment: To the extent a small employer...
...rescinded the RIF offer because it had identified Sargent as an employee
who would be **transferred** to the buyer of the assets. Sargent
resigned anyway and filed a claim for severance...

18/6.K/19 (Item 2 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
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0019685647 **Supplier Number:** 50075552 (USE FORMAT 7 OR 9 FOR FULL TEXT)

-UN: Assembly special session on countering world drug problem together concludes at Headquarters

June 11, 1998

Word Count: 4143 **Line Count:** 00354

Text:

...together the international community can launch a new period in countering the drug problem and **send** a strong positive message that the United Nations is capable of successfully tackling one of...

...International Drug Control Programme. The Assembly also took note of the report of the expert **group** convened to **review** and strengthen the United Nations machinery for international drug control (**document** A/S-20/2). The 13-member expert **group** stressed that the effectiveness of the UNDCP should be enhanced through institutional changes and improvements...

...many transit countries are vulnerable, and those States require financial and technical assistance to deny **access** to heavily armed traffickers. Alternative development programmes should incorporate provisions that address the situation of...

...most developing countries, many of which were grappling with the consequences of poverty. Given market **access**, stable prices for crops and fair trade, most of the millions of people involved in...

...as those of specific population groups, with special attention paid to youth. Programmes should be **accessible** to those groups most at risk, taking into account differences in gender, culture and education...
...cooperation -- recommends that States take action in the following seven areas: extradition; mutual legal assistance; **transfer** of proceedings; other forms of cooperation and training; controlled delivery; illicit traffic by sea; and...

...asked to consider entering into agreements with other States that have similar legal systems to **transfer** or receive proceedings in criminal matters and to develop or expand programmes for the exchange...

...crime. States were also urged to establish a financial and regulatory regime to deny criminals **access** to national and international **financial** systems. The Action **Plan** on international cooperation on the eradication of illicit drug crops and on alternative development, Part...

18/6.K/20 (Item 3 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
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0019684437 **Supplier Number:** 50058344 (USE FORMAT 7 OR 9 FOR FULL TEXT

)

UN: Special session of assembly on world drug problem to meet at Headquarters, 8 - 10 June

June 8 , 1998

Word Count: 4361 Line Count: 00376

...the Assembly will consider other main areas of judicial cooperation including, extradition, mutual legal assistance, **transfer** of criminal proceedings, and illicit traffic by sea.

The high-level general debate will be...

...of the international drug control regime, the Assembly will consider the report of the expert **group** convened to **review** the UNDCP and to strengthen the United Nations machinery for international drug control (**document A/S-20/2**). The 13-member expert **group** stressed that the effectiveness of the UNDCP should be enhanced through institutional changes and improvements...

...as those of specific population groups, with special attention paid to youth. Programmes should be **accessible** to those groups most at risk, taking into account differences in gender, culture and education...

...of abuse of ATS.

Accurate information on ATS, the draft goes on, has now become **accessible** to a large population through modern technology. The text advocates the positive use of information...

...cooperation -- recommends that States take action in the following seven areas: extradition; mutual legal assistance; **transfer** of proceedings; other forms of cooperation and training; controlled delivery; illicit traffic by sea; and...

...be maximized.

The text recommends that States make available information on their experiences in the **transfer** of proceedings to other interested States. States should also consider entering into agreements with other States that have similar legal systems to **transfer** or receive proceedings in criminal matters. They should also develop or expand programmes for the...

...crime. States were also urged to establish a financial and regulatory regime to deny criminals **access** to national and international **financial** systems.

The action **plan** on international cooperation on the eradication of illicit drug crops and on alternative development, Part...

18/6.K/21 (Item 4 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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10413798 **Supplier Number:** 21045770 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Pay-for-performance compensation: moving beyond capitation. (capitated health care payment)(Cover Story)

July , 1998

Word Count: 2446 Line Count: 00224

...control costs have not been balanced appropriately with incentives to improve the quality of and **access** to healthcare services. These stakeholders are demanding a renewed focus on "value." While the definition of value varies significantly, stakeholders generally are seeking open, timely, and convenient **access** to physicians and services coupled with high-quality clinical outcomes.

The current concerns associated with...

...successful pay-for-performance program consists of four basic steps: selecting performance criteria, evaluating the **financial** impact, developing an effective communication **plan**, and implementing the plan in stages.

SELECTING PERFORMANCE CRITERIA

Ideally, performance targets should be defined...

...CRITERIA FOR PHYSICIANS AND HEALTH PLANS

Criterion Measurement Tool

Physician:

Primary care physician voluntary Voluntary **transfer transfer**

rates rates/1,000 members per year

Physician-specify grievance Incoming complaints/1,000 complaint...

...system is complicated by the various data-collection and submission systems that providers use to **transfer** information to health plans.

In this instance, health plans and providers need to develop collaborative

...impact upon the satisfaction of members who receive their healthcare services under a managed care **plan**.

EVALUATING THE **FINANCIAL** IMPACT

Once the performance criteria have been identified and the appropriate measurement and weighting methods...

...To determine the payment differential among physicians in each of the different tiers, a health **plan** should perform a **financial** analysis by determining the expected performance of its participating physicians (eg, based on previous years...adopted in year 2).

Additionally, the pay-for-performance program and its outcomes should be **reviewed** every two years or on a schedule commensurate with the term of the **contract** between the medical **group** and the health plan. This **review** should focus on the program's financial impact, a comparison of the program criteria with...

18/6.K/22 (Item 5 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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06497978 Supplier Number: 14152868 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Business continuity planning: the hospital's insurance policy. (includes related article)

April , 1993

Word Count: 3149 Line Count: 00265

...weaknesses in existing plans, and quantified the inherent risk associated with the failure to properly **plan** for disruption, the **financial** manager can now move to "fill in the gaps" that exist in the organization's...

...the facility's standards.

4. Establish target dates for the submission of each departmental plan.

Document the plan. The business continuity plan, once complete, must be fully **documented** and distributed to key officers, the institution's insurance carrier, external auditors, and other interested **parties**.

1. **Review** the plan with the organization's top management **team** to gain its approval. When appropriate, the plan should be submitted for examination by the...

...specific plans.

4. Celebrate the initial completion of the plan, and subsequent updates to the **plan**.

The **financial** manager's role

The financial manager has a dual role in the business continuity planning...

...Ensure that the cost of planning are commensurate with the risk involved in failing to **plan**. This is where the specific **financial** talents of the manager can be applied. The financial manager is in a unique position...site storage of historical financial information, year-to-date financial information, and copies of key **financial** documents. The **plan** should also address the **financial** impact of a disaster, including increased overtime pay, decreased productivity due to the reliance of...

...of the previous payroll, with a reconciliation of underpayments and overpayments to be made when **access** to the system is restored. If the payroll requirements of the organization are handled by...

...be developed with regards to off-site storage of the permanent medical record, with periodic **transfer** of current information and data.

Materials management. The continuity plan for this department should include...

...suppression systems.

* Establish information control systems, including security policies and procedures, awareness programs, controls for **access** to information based upon a need-to-know basis, and control of physical **access** computer hardware.

Preparation for a disaster

* Establish routines for regular backup of data information, including...

18/6.K/23 (Item 6 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
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05894209 **Supplier Number: 12304235 (USE FORMAT 7 OR 9 FOR FULL TEXT)**
S&P's corporate fitness test. (Standard and Poor's Corp.)(includes related article) (Corporate Management)

May, 1992

Word Count: 3940 Line Count: 00346

...the mortgage firm being reviewed and schedules an on-site visit by an S&P **team** of two to four analysts. If the **review** has been requested by the mortgage firm, S&P also **sends** management an engagement letter and **contract** that detail the terms of the **review**.

Depending upon S&P's familiarity with the firm and the complexity of its business...

...visit can range from one to three days. Before the on-site visit, S&P **sends** a list of information requirements and a proposed agenda to the firm (See sidebar).

After...year. Rankings are subject to change, and if S&P is not able to get **access** to sufficient information for surveillance review purposes, the ranking is withdrawn.

Methodology

S&P's...this area requires good communication between secondary marketing and the loan production and underwriting departments, **access** to dealers and investors, adequate systems, and managers and staff that are skilled and knowledgeable...

...of liquidity. Another key area to review is the company's options under stress, including **access** to various capital markets, affiliations with other entities and the ability to sell assets.

Flexibility...financial

reports an audited financial statements for the past five years; * three-to five-year **financial** projection and business

plan; * copies of recent audits, including Fannie Mae/Freddie Mac, uniform single audit report; * copies of...

18/6.K/24 (Item 7 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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05840630 Supplier Number: 12048956 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How a joint audit can improve point-of-service plans. (Solving Healthcare Problems Through Partnerships)

March 15, 1992

Word Count: 2924 Line Count: 00240

...California. According to Lipson, "During the selection process, a lot of the focus was on **financial** aspects of the program and **plan** design. The company was also concerned about the accessibility of the network's physicians. Sears...look at medical records or physician credentialing files.

Before making on-site visits, the Mercer **team** spent a week examining Prudential's **documents**. This included a **review** of quality and utilization management plans and policies, materials on the physician credentialing program, provider **contracts**, various flow charts, and resumes of Prudential's management staff to assess the quality of...

...the network's reappointment process, checking physician's credentials, and verifying that the network had **access** to notice by state medical boards regarding disciplinary action taken against doctors.

Due to sheer...

...to find out how they handle precertification of elective hospitalizations and outpatient procedures, how they **authorize** member referrals from primary care to specialty physicians, and ...local networks to an employer's national account team, and links local networks to allow **access** to a traveling member's medical records.

The audit report

The Mercer consultants wrote a report on their findings and sent it to Prudential for a factual review before **sending** it to Sears and Marriott. Both companies, Mercer and Prudential, met in Los Angeles in...

18/6.K/25 (Item 8 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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03135809 **Supplier Number: 05051496 (USE FORMAT 7 OR 9 FOR FULL TEXT)**

HMOs slam Senate aging committee's report. (health maintenance organization) (includes related article on HMO America's management)

May 20, 1987

Word Count: 586 Line Count: 00047

...have used deceptive marketing practices to sign up Medicare members or to get them to **transfer** their HMO membership.

Some HMOs illegally try to screen out less healthy and high-risk...

...doing something right,' says Ronald Hurst, executive vice-president of the American Medical Care and **Review** Association (AMCRA), Washington, DC. AMCRA and GHAA are trade **groups**.

Hurst notes that the cream-skimming charge is particularly ludicrous given the number of HMOs that have dropped their risk **contracts** due to inadequate payment rates and the recent bankruptcy filing by United Health **Plan**, Los Angeles. United attributed its **financial** troubles to problems with its Medicare enrollees and high utilization among a medically underserved population...

...s findings are preliminary and that they underscore the need for systematic data collection regarding **access**, quality of care, and marketing efforts among Medicare HMOs and CMPs.

HCFA's unhappy, too...

18/6.K/26 (Item 1 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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01702317 **Supplier Number: 16241868 (Use Format 7 Or 9 For FULL TEXT)**

Nexpo, II: electronic delivery, output, digital photography, image databases. (report on Nexpo 1994 conference) (includes color photo insert comparing image quality of output from four digital cameras)

August 15, 1994

Word Count: 39427 **Line Count:** 03014

...how to do it and to see how it might fit into a long-term **financial plan**. We also touched on the use of voice classified ads by System Integrators and DuPont...for large retailers and ad agencies. Especially if companies like Intergraph and Scitex automate the **sending** process.

Who picks up the tab? Once we figure out how much should be paid... reigns supreme. Every advertiser dials in at 9 p.m. on Thursday night, each one **sending** the largest, most corrupt PostScript files anyone has seen to date.

Under this scenario, almost...

...s pricing strategy is to have the advertiser pay a small, \$25 fee for the **sending** software, while the newspapers pay \$200 for the receiving software, which is more sophisticated. Then...for example, a car dealer in Dallas who uses an Amiga computer to build ads.

Sending a document. The first requirement is to distribute the documents and all of the necessary...

...version using a byte-by-byte compare routine. If it doesn't match, Trapeze automatically **sends** a new copy of the document.

The user selects an address of a machine or...

...chooses a document and starts the operation. Trapeze creates a package, compresses the data and **sends** the document to the remote station. But the impressive feature begins when transmission of the...

...to take. In the meantime, though, using the basic Acrobat capabilities is advantageous as the **transfer** mechanism reduces dramatically the turnaround cycle for corrections. When live conferencing is added, Acrobat will...

...time, but that doesn't diminish the current value of Trapeze.

After the meeting ends, **participants** can continue working as single users, making additional notes in the file and saving the entire session as a **document** to be **accessed** later. The system records who participated in the meeting, whatever annotations were made and what **documents** were **reviewed**. This file can be sent for viewing by someone else.

Trapeze is a cross-platform...it number is automatically assigned to each ad insertion). The it number is used to **access** the ad in the AP server at the newspaper end.

A description of the ad, an insertion or run date, **send** date, sizing and color information, and special instructions are included in the first release of...

...The file server will be connected to an Ethernet connection and, in most cases, have **access** to a laser printer. The waybill and a small viewfile are printed when the ad...

...hours at the bottom of an advertisement. Using opi features, this could be accomplished by **sending** the ad with calls to a local address strip that resides on the server.

Backup...but has been put off until fall.

DataFlow logs the events for all page elements, **sending** the

information to ViewFlow to display the status using color coding.
Double-clicking on an element **accesses** more detailed status
information for that element.

As we noted in reviewing the Seybold Seminars...

...Navigator function to view the database in specified ways. Essentially,
the views represent queries that **access** the same data in various
methods.

Based on user log-ons, Navigator can be configured...Multi-Ad
Services, last issue). Once an audit trail is created, all events can be
accessed from the client software. Offline events can be tracked
using a copy of the client...

...notification hierarchy and can be linked to almost any voice-mail,
paging or other system **accessible** by modem.

Two new installations for MCT AdFax

Mission Critical Technologies announced two new installations...
...automated procedures are finished, an operator can fill in an ad's
header information and **send** the ad to an Atex system for h&j and
pricing. The information comes back...

...time stamp on the fax document. Many newspapers have problems with
duplicate ads because customers **send** in the same ad twice. If a
customer calls and asks if the ad is...

...to pull ads from Compuserve automatically, put an ad insertion header
into the ad system, **send** the eps file into the production database
and file the ad into the running ad...concepts. First, a newspaper's
subscribers will download the entire day's newspaper and have **access**
to it locally, with full-text searching functions. Second, it will provide
considerable flexibility in...

...Services. News content will be provided by the newspaper. (At Nexpo,
Lookahead didn't demonstrate **accessing** news stories, but we were
told that this feature is now ready, as is the...special Sunday items, such
as the news of the week in review and political commentary.

Access. Each day, a newspaper's subscribers will download the
entire contents of that day's...

...be pestered with advertising material relating to tastes and interests
presumed from the dial-in **access**.

One disadvantage is the time it will take to download the entire
database. However, Lookahead...standard grid schedule. Users can modify the
display and double-click on individual items to **access** greater
detail. Each cell can be expanded to up to three lines for displaying more
...image database, located in Fairbanks, VA, operates on a Sun server over
Ethernet and is **accessible** 24 hours a day, seven days a week. Nearly
20,000 new images are added...from companies across the nation are also
provided.

Another feature, called Job Search, provides quick **access** to
job opportunities by city and state. It also supplies information about
niche and emerging...

...on circulation level.

AFP is also making its image service available in English. It provides
access to AFP news images, charts and graphs designed in FreeHand.

Auto-Grafica stores, retrieves news...ascii text is retrieved. The
user must press a button on the tool bar to **access** the image file.
When the image file is found, the user can page through the...

...allows you to build a Quark Library of low-resolution images for
drag-and-drop **access** onto the Xpress page. Keyword searching on

fields such as file, type, class, subclass and...Using the probabilistic criteria of excellent, high, etc., the operator can ask the system to **send** an alert when excellent or high-probability hits are found. The alert can be a...

...comprises five different newspapers. A host service, with a central database and isdn and Internet **access**, has been set up in Germany. The first fully electronic magazine has also been launched there. It features **access** to full-text pages and pictures and offers video integration.

DC plans to open a...But another feature, called Linking, allows the same bookmarking to be seen by all who **access** the image.

The system provides password protection in addition to the security built into the...held either as hard copy or as microfilm. These items can be cataloged and then **accessed** by a newspaper's editorial and library staffs.

The system compresses data at a high...

...Atex will distribute Nexis NewsView, Nexis PhotoView and NewsView Connections library software. While the contract **authorizes** worldwide distribution, Atex will focus initially on North America.

NewsView is a pc-based electronic...baud, or \$13 per hour at 14,400 baud via toll-free number. In Canada, **access** at 14,400 baud via toll-free number costs \$.45 per minute. International rates range...

...a NewsCom server in the U.S. (up to 14,400 baud). The type of **access** varies, depending on the country.

NewsCom Communication Solutions, 2801 Ponce de Leon Blvd., Suite 1050
...

...for distribution on the Internet.

Explorer. PressLink also introduced PressLink Explorer, a management tool for **accessing** feeds and archived data. Explorer features a user-friendly graphical interface that simplifies the process...demand searching.

Explorer can be used in conjunction with PressLink 2000 online software to allow **access** to online services as well as allow information providers to drop items into PressLink.

PressLink...

...into a newspaper. Running on pcs under dos, they allow for newswire capture; bidirectional remote **access** of text and graphics between sites; group communications; file protocol conversion; and transmission timing.

Its...

...of text items without exiting standard word processors; archival into an indexed database; and remote **access** with unattended reception of text and graphics files from remote reporters.

Toltech introduced Wire for...current status in moving to a client-server architecture with SaveLink, its Windows package to **access** the Save database. It also announced a strategic alliance with Harris to develop new media...

...attempt to integrate graphics into the Save library system. The first product demonstrated, called ImageLink, **accesses** a MultiMedia database at Harris's XP21 Page Server. The initial goal is to link...

...Harris will help in doing similarly with other vendors.

SaveLink, a new communications module to **access** the Save Library System, now supports Windows clients. Users can **access** a SaveLink client software application running on the server for retrieval.

The new client software...

...the Internet or America Online (AOL). Putting Save on AOL or the Internet gives users **access** to more than 50 newspapers.

SaveLink will be released this summer after more than a...Photoshop (similarly to the NC2000). You can also select an image from the camera and **transfer** it directly to Photoshop for immediate editing. The naming scheme is automatic and sequential. So...one encounters a fatal error, it halts any attempt to output to that unit and **sends** the job to another imager, provided it is permitted. Similarly, if one runs out of paper or film, the monitor **sends** jobs to another one.

Page-pairing software (to output pages as printer spreads) is available...is attractive, providing good, convenient functionality. Queues for spooling, rasterization, etc., are set up and **accessed** with drag-and-drop functions. Queues and jobs have their own priorities, which are added...

...signals concerning problems with imaging material can be shown on the Output Manager at the **sending** site.

Output Manager. Output Manager, Triple-I's output control system incorporating opi server functionality...into a folder for one site or a group of sites. An nt server automatically **sends** the pages to the target remote printing plants.

At the remote sites, files are sorted...

...or a tiff file moved into the queue for output by the facsimile output device.

Sending files is also done with queues. By looking at certain attributes, files hitting a "**send**" directory are routed to a site or groups of sites using various priorities. Each remote...

...publication with an associated priority level and a list of users and groups that are **authorized** to **send** to that site. Each category has its own call schedule based on the publication schedule...

...Fax product line.

Konica develops dry-powder RA process

Konica Imaging announced an improved rapid-**access** processing system, called System Sahara, that uses dry powders rather than liquid chemicals. The film...

...claims that it has a low developer replenishment rate -- about 50% less than standard rapid-**access** replenishment rates. An automatic, magnetic stirring unit is claimed to reduce noise and mixing time...system was imminent. It will provide faster Ethernet using 100BaseT cards, multiple processors, higher data **transfer** rates, and multiple rips in the same cabinet. Development is being done by the company...verified that the file will be rasterized correctly.

Most customers install systems at both the **send** site and the receive site. It costs \$60,000 for the two systems, including hardware...the client to supply textual information for each image. AGT then scans the bar to **access** an image and input the text. The completed archive is then given to the client...Daily News, the system scans more than 500 film images per hour and makes them **accessible** to photo editors.

Arris Imagician speeds Macintosh

Arris Systems (which is not "Harris" as spoken...using Faxcast proprietary software.

The information is then distributed by local broadcast to Faxcast receivers **authorized** to receive a particular document. All transmitted files are encrypted using proprietary algorithms.

This Windows...hardware vendors for isdn equipment, such as Adtrans and International Transware. Business Link is an **authorized**

consultant for SoftArc's FirstClass bbs software, used in many booths at the show, including...

...with Mac and Windows workstations. Its EuroWorks fonts, which feature a keyboard driver for faster **access** to special characters, supports accented characters and various Eastern and Western languages.

It also features...

Descriptors: ...Database Access Software...

Named Persons:

Trade Names: ...PressLink Explorer (Database access software...

Operating Platform:

18/6,K/27 (Item 2 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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01207865 **Supplier Number:** 06168344 (Use Format 7 Or 9 For FULL TEXT)

IBM PC desktop-publishing products, part 2, and more. (New Products)

(product announcement)

Nov, 1987

Word Count: 3306 **Line Count:** 00266

...Carroll St., Suite 500, Madison, WI 53703, 800-351-0500; in Wis., 608-257-3300.

TEAM-EDITING

SOFTWARE

DocuForum communications software lets an editing **team** **review**, revise, and distribute a **document**, no matter where the **team** members are. Editors can use a telephone and modem to **access** the **document** within a computer and make margin notes, suggest changes, give approval, or print the document...

...914-496-9184

RETIREMENT-PLANNING

SOFTWARE

Capital Accumulation Analysis (CAA) is a program to help **financial** advisers **plan** retirement **financial** goals and objectives for their clients. It allows 75- ...any telephone handset. It's compatible with all Group II and III facsimile machines for **sending** and receiving information and fits inside a desk drawer. It costs \$1,495.
The Data...

? t /9/6,10,14

Dialog eLink:

USPTO Full Text Retrieval Options

18/9/6 (Item 6 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01739245 03-90235
The program financial advisor

McMahan, Kevin L
Financier v5n2/3 pp: 40-54
Summer/Autumn 1998
ISSN: 1073-7340 Journal Code: FNR
Document Type: Journal article **Language:** English **Length:** 15 Pages
Special Feature: Charts References
Word Count: 8373

Abstract:

The demand for government agencies to improve performance has never been more intense. In the face of declining financial performance, burgeoning portfolios of delinquent debt, and extended holding periods for disposition of assets, legislation and internal audits are now requiring more private sector-level performance from all agencies, and at a time when agencies have fewer staff and diminished budget resources. The Treasury Department recognizes the urgent need to provide financial consulting services government-wide; the Office of Management and Budget is coordinating initiatives that crosscut several agencies; and President Clinton's administration is encouraging federal credit agencies to hire financial advisors. The Program Financial Advisor has been created to assist agencies in improving their financial and public purpose performance.

Text:

Headnote:

The demand for government agencies to improve performance has never been more intense. In the face of declining financial performance, burgeoning portfolios of delinquent debt, and extended holding periods for disposition of assets, legislation and internal audits are now requiring more private sector-level performance from all agencies, and at a time when agencies have fewer staff and diminished budget resources. The Department of Treasury recognizes the urgent need to provide financial consulting services government-wide; the Office of Management and Budget is coordinating initiatives that crosscut several agencies; and President Clinton's Administration is encouraging federal credit agencies to hire financial advisors. To assist agencies in improving their financial and public purpose performance, the Program Financial Advisor has been created. The engagement of a Program Financial Advisor requires proper oversight and an alignment of the desired results with financial incentives. Lack of attention to these critical items at the outset almost certainly guarantees failure.

I. MAXIMIZING FINANCIAL AND PUBLIC PURPOSE RESULTS
A. Background: How Did We Get Here?

Federal government programs are created to address a public purpose, such as providing services that are otherwise unavailable to the public or in underserved markets. These purposes, necessarily diverse, may include building affordable housing, developing new businesses, or assisting beginning farmers, for example. Each program is accompanied by an organization and an infrastructure designed to deliver the services.

We have created a trillion-dollar federal government credit program through a myriad of direct and guaranteed loan programs (see Exhibit 1). Counting all government insurance, we have a \$6 trillion credit program.

With lending activity come loan defaults and related dispositions of collateral. As of fiscal year-end 1997, more than \$216 billion in loans was owed to the federal government, and more than \$37 billion of that was delinquent (after write-offs of more than \$6 billion in 1997 alone).² Federal government guarantees of other lenders' loans exceeded \$782 billion. There are also nontax non-loan receivables due the government of more than \$42 billion, of which almost \$15 billion is delinquent. The loans owed the government, non-tax non-loan receivables, and government guarantees represent a total credit exposure of \$1.042 trillion with delinquencies of \$52 billion.

Apart from any debate about achievement of public purposes, there is no doubt that these credit portfolios have created huge financial organizations at agencies that were not designed for these activities. The demands have stretched the agencies' staffing and systems beyond any capacity that was ever envisioned.³ This financial dilemma has the attention of Congress, the Office of Management and Budget (OMB), the U.S. Treasury, and many agency Inspector Generals.

In the Government-wide Performance Plan for FY 1999,⁴ the Administration identifies as top priorities:

Improved loan portfolio management.

Improved debt collection.

Improved loan management servicing, portfolio tracking, and credit budgeting of international credit programs.

Increased use of performance-based service contracting. The traditional contracting mechanisms would have agencies hire contractors for specific projects or transactions. Such a process fails to recognize the impact that an individual agency action can have on another and places the entire burden of addressing possible repercussions throughout the agency on the government official. The Program Financial Advisor (PFA) by contrast provides consulting services from a systems thinking perspective—"seeing the whole picture as well as the parts." The PFA is charged with examining both financial and public purpose objectives across an agency.

(Table Omitted)

Captioned as: Exhibit 1.

Bw The Environment: "More with Less"

The 1990s have brought about a wave of legislation to make the government more accountable for its results.⁶ Agencies are now required to justify their very existence to Congress, the taxpayers, and all other stakeholders. Preparation of annual strategic and performance plans is increasingly standard fare (see Exhibit 2). Balanced budgets, performance-based management, and other outcome-driven measures are becoming commonplace. With significantly smaller staff and calls to reinvent policies and procedures, federal agencies are increasingly relying on the private sector to assist with their complex challenge: how to maximize both financial and public purpose results.

Agencies have a long history of engaging private sector advisors for discrete projects in individual departments. Advisors have generally been

engaged to assist in achieving either financial or public policy results, but seldom both at the same time. Advisors' recommendations in these circumstances may be limited, without the benefit of other departmental perspectives or knowledge about potential program impacts. The result may be differing, perhaps conflicting, solutions and a discontinuity between financial and public policy objectives

Government agencies, by their very nature, have a public purpose. Key to achieving that public purpose is careful and effective financial management. An agency that cannot manage its financial resources may not have the trust of Congress to continue pursuing its public purpose.⁷ Agencies that can use the results of their financial activities may, on the other hand, generate even more funds for pursuit of their public purpose. "The law simply requires that we chart a course for every endeavor that we take the people's money for, see how well we are doing, stop the things that don't work, and never stop improving the things that we think are worth investing in." President William J. Clinton on signing the Government Performance and Results Act, August 3, 1993.

Many agencies have developed and implemented programs, and received their funding, along departmental lines. Such an approach has led to program implementation in a vacuum—the exact opposite of a system thinking approach. An agency may have, for example, one department providing multifamily housing units and another department providing rental assistance to low-income tenants. Without coordination, the two departments can undertake activities that may work at cross-purposes. Within and between most agencies there is no user-friendly process to address overlaps or inconsistencies and still achieve individual department and program objectives. At best, this leads to duplication, fragmentation, and inefficient use of financial and human resources.

(Table Omitted)

Captioned as: Exhibit 2.

The PFA is one way to bring private sector thinking into this government agency. The PFA can be the government agency's advisor who cuts across the department boundaries and shares the agency's central goals. In federal credit agencies, the PFA's scope would be centered around the credit portfolio, including loan origination, management, and sale of assets. Now the agency has private sector resources that are driven not only by financial results but also by public purpose objectives. Success for the PFA means success for the agency. The PFA assists the agency in finding that oftentimes elusive but ever pursued balance among competing objectives.

In addition to balancing objectives, the PFA assists in evaluating financial impacts across the agency—again the systems thinking approach in practice. An initiative that may produce a positive impact in one program will now be considered in light of its impact on other programs. An example of this is a 1996 sale at the U.S. Department of Housing and Urban Development (HUD). A recommended change in sales terms was estimated to raise the proceeds from an upcoming sale by up to \$9 million. At issue was a policy decision on the renewal of government subsidy contracts. These subsidies are intended to support the Department's objectives of providing rental housing to low-income tenants. A decision not to renew the subsidy contracts would allow rents to increase to market, thereby enhancing the value of the assets. A crosscutting assessment, however, led to the conclusion that nonrenewal would have a negative impact on another program of tens of millions of dollars, apart from its potential impact on the public purpose objective. From the perspective of the sales program itself, the recommendation appeared sound; only an analysis of the crosscutting impact made it equally clear that the program change should not be

approved.

In another example, the U.S. Small Business Administration (SBA) plans to engage a PFAS to ensure a full examination of the effects of a multibillion dollar asset sales program. Key issues include the impact of sales proceeds on future originations, freeing up asset servicing staff for other roles in the agency, post-sale loan servicing, and protecting the public purpose served by the programs, including the development of new businesses and assistance to victims of natural disasters.

A crosscutting assessment is also used by OMB in the Budget of the United States for Fiscal 1999. The Analytical Perspectives includes guiding principles for all credit agencies in program justification, design, operations, and monitoring.⁹ The National Performance Review highlights the vital need to coordinate crosscutting activities within and across agencies. To restore Americans' trust in their government "will require the complete transformation of how agencies work."¹⁰

(Table Omitted)

Captioned as: Exhibit 3.

C. Experience with the PFA

HUD established the PFA role in 1996. Its private sector contractor, who provided program financial advisory services, was called the Crosscutting Financial Advisor. The Department directed its advisor to focus on the financial resources and programmatic functions of the Federal Housing Administration (FHA). While the federal government has traditionally engaged a financial advisor for a particular sale or group of sales, HUD had earlier engaged a financial advisor to examine the entire HUD-held portfolio of single-family, multifamily, and other mortgages to determine the sales strategy that would maximize results. This is a classic PFA task, and by many accounts in and out of government, the sales program was a resounding success.¹¹

In the 1996 engagement, HUD's PFA analyzed data from the larger insured portfolio and advised HUD on performance issues (see Exhibit 3). The advisor completed various program evaluations, studied departmental strategic plans and action steps to highlight inconsistencies, and assisted in program reengineering. The PFA was also active in each loan sales event, ensuring coherence with program objectives and incorporation of lessons learned from prior sales. Such a crosscutting perspective cannot be achieved on a transaction-by-transaction or project-by-project basis.

In May 1998, the General Services Administration (GSA) conducted a solicitation of PFAs to be used by federal agencies government-wide. While the scope of these services is consistent with the approach started at HUD, it has been enhanced and broadened from the lessons learned there. The GSA began the contracting process in the summer of 1997. Staff at OMB, HUD, SBA, FDIC, Treasury, Veterans Affairs, and the Federal Credit Policy Working Group worked closely with the GSA in the development of the contractor solicitation documents,¹⁴ plans for a contractor conference, and in the technical review of proposals from potential contractors. GSA makes PFA awards, and then all federal government agencies can design and compete specific task orders from a qualified pool of advisors.

II. BRIDGING THE FINANCIAL GAP BETWEEN THE GOVERNMENT AND THE PRIVATE SECTOR

Similar credit programs in the government and the private sector will almost always produce different results. The private sector will usually obtain better financial results, with little if any interest in or

quantifiable measure of its public impact. This is because: (1) the government's practices are generally burdened with requirements that delay or prohibit actions that can be undertaken by the private sector, (2) the federal credit programs have a public purpose that must be balanced with the financial objectives, and (3) the private sector has the flexibility and incentive to assure that staff compensation matches the achievement of certain results. As a result, the two outlooks differ markedly.

For example, staff at a government credit agency are usually attracted by the agency's public purpose, whether to provide affordable housing, opportunities for new businesses and beginning farmers, or assistance to disaster victims. When there are defaults on loans, this staff may now be in the business of collecting loans, not delivering services. A private sector loan servicer, on the other hand, hires staff specifically to collect loans.

The late 1990s have brought a redefined focus on the public purpose served by federal agencies:

What is the public purpose?
How much does it cost?

What are the desired results?

Are the desired results being achieved?

How can we deliver services in concert with other agencies that share our mission?

Just as the stockholder in a company wants to know about the financial performance of the firm, Congress and the taxpayers are asking about government's performance.¹⁶ The PFA can be instrumental in working with agency staff to evaluate how private sector efficiencies-the "best practices"- might be adapted to an agency's environment to improve results.

The PFA can assist in roles outside the credit agency. The recent controversy over privatization of the United States Enrichment Corporation (USEC) is a case in point.¹⁷ USEC is the world leader in the production and sale of uranium fuel enrichment services for commercial nuclear power plants in 14 countries including the United States.¹⁸ In this case, Congress urged that USEC, a government corporation created in 1992, develop a **plan** to privatize the company.

The **financial** side of the equation was a value of the corporation of more than \$2 billion. The public policy debate was whether the privatization would negatively impact the United States' commitment to purchase uranium from Russia, and, if so, whether this would increase the chances of this "excess" uranium ending up in unfriendly hands.¹⁹ A PFA can assist in the evaluation to support the agency's decision, considering all factors, and quantifying the trade-offs.

III. THE PFA'S ROLE IN FINANCIAL REENGINEERING

The scope of work for the PFA will be tailored to each agency's specifications." Credit agencies should consider engaging a PFA for five broad functions:

1. Design and oversee transactions and reengineered programs.
2. Monitor the credit portfolio and the agency's environment (including market, legislative, technological, and government environments).

3. Evaluate policies and procedures for reengineering opportunities.
4. Analyze the credit portfolio and inform decision-makers on performance information.
5. Integrate plans and strategies to focus resources on achieving financial and public purpose objectives.

These roles are depicted graphically in Exhibit 4.

A. Design and Oversee Transactions and Reengineered Programs

The PFA should be engaged at the outset of a new initiative or program. For the credit agency, this is when the agency decides to explore portfolio management or asset sales as another tool in managing its credit exposure. The PFA then has the opportunity to study the loan programs, enabling legislation, constituents' views, information systems, collection practices, and budget and credit reform²¹ issues to form a solid understanding of the agency's performance issues and public purpose objectives, before undertaking a specific activity.

The PFA should then begin an evaluation of the credit portfolio. The emphasis will likely be on the agency-owned assets, but an agency's insured or guaranteed portfolio should also be a part of the review. In systems thinking, the relationship of all the component parts of the portfolio needs to be understood. The PFA must understand how sales of agency-owned assets could impact the insured or guaranteed portfolio.

The most obvious impact is financial-how the sales will impact the subsidy rate²² for new loan originations. If loan sales proceeds are less than is generally collected on the loans, the amount of new direct loans or guarantees that could be made could be jeopardized.

(Illustration Omitted)

Captioned as: Exhibit 4.

There is also an obvious public policy issue-how the sales will impact communities and constituencies that the loan programs are designed to assist. For example, standard practice might produce a certain set of sales alternatives for small-balance, 4% interest SBA loans. However knowing they are Disaster Loans generated to assist Americans recovering from natural disasters, the government may well be concerned about the servicing of the loans after sale (i.e., whether the purchaser will promote the public policy objective of disaster assistance).

Another example is a HUD sale of single family loans. In the consideration of post-sale servicing, one financial performance factor indicated that the loans should be sold without any requirements. Post-sale terms were imposed however, to protect the public purpose and ensure that the loans would be serviced in a manner similar to HUD's practices. Some purchasers indicated that this reduced proceeds by as much as 5%. In this case, the public purpose and financial performance were balanced to the Agency's and its constituents' satisfaction. If HUD and its advisors had not been clear on the objectives, the balance could have been adversely skewed.

If the credit agency decides to launch a sales program, the PFA can be a key player in helping to clarify its financial and policy objectives. Public policy may be the last thing agency managers want to discuss when they are under pressure to sell assets. However, unless the objectives are clear, the agency cannot hope to achieve the right balance between financial and public purpose results.

The PFA will recommend sales strategies to maximize results with a full understanding of the desired financial and public purpose objectives-as well as any other constraints (timing, budget). The sales plan should take into account the credit agency's experience with asset sales and include training where necessary. Absent knowledge to the contrary, the PFA would assume the agency understands the basic tenets of asset sales and would devote its time to the unique aspects of a particular sale. This becomes true over time, but many credit agencies today have little or no experience with "wholesale" asset sales.²³

With approval of the sales plan, the focus should turn to two issues: engaging sales contractors and marketing the program. The PFA can assist the agency with the necessary components of the statement of work²⁴ for other contractors who will implement the plan. The agency's sales team should work *with the contracting department to engage the sales contractors. Presumably, a transaction financial advisor and a due diligence contractor will be engaged through the GSA,²⁵ and the agency will solicit its own outside legal services.²⁶

Program marketing should commence when the agency has an approved sales plan, has selected the assets for at least the first sale, and has targeted a sales date. Program marketing, also known as strategic communications, is critical for developing the broadest field of investors. Assets from the federal government²⁷ are generally unique to each credit agency. The serious investor will want to understand the underwriting criteria, servicing requirements, public purpose intent, information systems, and constituency views. Such due diligence is expensive, and asset sales are competing with many other investment opportunities. The strategic communications goal is to provide as much information as possible to the broadest audience of potential investors and to market the "program."

In both the HUD and SBA plans, program marketing focuses on a \$10 billion sales program rather than one upcoming sale. The PFA may recommend interviews with the financial press, speeches at capital markets events, bidder conferences, press conferences, press releases, or op-ed articles. A well-designed website is also an effective medium for dissemination of information about the sales program, the agency, and the underlying credit programs.

As the sales program moves through a series of transactions, a number of different sales advisors will provide services. The PFA should be concerned about consistency of the events, using form documents established in prior sales to keep costs down, and maintaining a consistent marketing theme. The primary tool to assist in consistency is the Design Book.²⁸

Documentation like this **transfers** knowledge from advisor to advisor and saves the agency the cost of revisiting decisions made, reinventing basic forms, and of orienting new advisors. Fresh ideas should be encouraged from different advisors, but the program must also be implemented in a consistent manner.

The PFA will assist the agency in evaluating alternatives presented from advisors. Evaluations include lessons learned²⁹ from the sales team as well as from the marketplace. Continuous education and evaluation is a cornerstone to achieving maximum results over a sustained period of time.

B. Monitor the Credit Portfolio and the Agency's Environment An agency's portfolio is dynamic as new defaults occur and loan payments are collected. The financial markets are not static either. Yet selection of assets and the order of sales events are established according to particular circumstances in the government and the financial markets at a given time. The PFA must stay abreast of market developments as well as the composition

of the asset portfolio.

Accurate, reliable, and timely data is critical. Inadequate data at many agencies is a true hindrance for the development of strategic recommendations.

The PFA is likely to recommend new or modified transactions as conditions change. This is a necessary part of the PFA's role to ensure that results are maximized over the term of the program.

C. Evaluate Policies and Procedures for Reengineering Opportunities

The effective PFA amasses data and knowledge about myriad programs and gains information from across the agency. Knowledge about the government programs, coupled with capital markets and best practices innovations, makes the PFA a catalyst for potential reengineering opportunities.

Budget constraints may be restricting activities, or an agency may want to improve financial performance to achieve other public purposes. Under either circumstance, the PFA should be part of the evaluation and problemsolving team. In some cases, the PFA may participate in a series of brainstorming sessions with the agency or develop a design for reengineering. As a rule, the agency will probably engage other advisors to assist in implementation of a reengineering design, and the PFA will evaluate the impact of reengineering initiatives on other departments within the agency.

D. Analyze the Credit Portfolio and Inform DecisionMakers on Performance

The PFA must have financial analysis expertise to examine the entire credit exposure. This likely includes insured or guaranteed loans (as is the case with HUD, SBA, Farm Service Agency, and the Rural Housing Service, for example) but may also include other direct or agency-held loans. The flow of accurate, reliable, and robust data to the PFA should return huge dividends for the credit agency in several areas if the PFA can:

Identify trends in the portfolio that are exacerbating losses or increasing expenses. Evaluate program performance and assist in determining real costs and real benefits.

Identify concentrations and evaluate risks associated with them.

Study patterns that may suggest policy enhancements to improve portfolio performance.

Determine performance by geography of the portfolio.

Estimate the financial impact of new rules or legislation.

The PFA will follow the news and events of the day to evaluate potential impacts on the agency, its programs, and its credit portfolio. This is necessary to position the agency for potential outcomes and to avoid surprises.

For example, how has welfare reform impacted federal credit portfolios? The GAO only recently addressed its potential impact on the HUD portfolio,³⁰ while the PFA was evaluating this issue before the legislation was passed. How might Social Security or health care reforms impact the portfolio of a particular agency? How has the Asian financial crisis impacted the international credit portfolios? How have the years' natural disasters impacted the agricultural loan portfolio? These are the types of questions the PFA might be examining.

E. Integrate Plans and Strategies to Focus Resources on Achieving Financial

and Public Purpose

Objectives

The integration task has not received as much attention as the prior four areas, and yet it is a logical role for the advisor who provides crosscutting services, particularly in an environment that is heavily focused on finding efficiencies and producing better results through cross-agency efforts. The federal credit agencies are each multibillion dollar organizations with thousands of employees in multitiered, hierarchical structures. Coordination across department lines is required to maximize benefits from the delivery system in a host of programs.

Some agencies are making strides in delivery across "cylinders"-SBA with its one-stop business service centers,³¹ and the Department of Agriculture (USDA) with agricultural and farm service centers, to name two. ³² There is progress in delivery across agencies-like Federal Emergency Management Agency (FEMA), SBA, and USDA's Farm Service Agency cooperation in providing disaster relief. USDA and the Department of Transportation are also joining forces to collectively address transportation issues that are critical to the agriculture community.³³

Yet much remains to be done. The 1998 strategic plans prepared pursuant to the Government Performance Results Act have revealed dozens of areas of overlapping services where coordination between and within agencies is lacking or non-existent.³⁴

Within the agency, the PFA can assist in highlighting the areas that have competing strategies or objectives. This should include a review and monitoring of strategic and performance plans, major program initiatives, proposed legislation, Congressional testimony, and press releases. Specifically, the PFA must tune its radar to a variety of possible issues, including:

Changes or inconsistencies in mission, objectives, and strategies.
Proposed strategies that may have a negative impact on sales or reengineering initiatives already underway. Proposed strategies that may be constrained by sales or reengineering initiatives.

Linkage of the everyday tasks to the mission of the agency. The systems thinking view of these issues sees them as preventive maintenance or sometimes an early warning system. A PFA that is kept abreast of the agency's direction on related issues can be guided accordingly in the design of new initiatives, thereby saving time and dollars. At other times, the PFA's identification of inconsistent strategies may allow for an early change in direction, again saving time, dollars, and perhaps embarrassment. Finally, performance and satisfaction gains can be achieved by effectively and continuously assisting the government staff in linking their daily activities to the agency's mission.

IV. THE EFFECTIVE PFA TEAM

The makeup of the effective PFA team will depend on the scope of work for which it is engaged. The GSA's solicitation is necessarily broad, as it is intended to be used government-wide.

A. Skill Sets

The skill sets needed by an effective PFA team are broad and deep. Obviously, statements of work that are modified to include more or fewer responsibilities would dictate a revision to the team's skill set. While the scope of work for the two PFA assignments at HUD and the one at GSA

differed, the skill sets required to address the full statement of work have many similarities. The PFA team should offer the abilities in the schematic Exhibit 5, including analysis and public policy strengths.

(Illustration Omitted)

Captioned as: Exhibit 5.

B. Teaming Arrangements

Assembling the necessary talent to compete effectively in all areas of program financial advisory services will require new teaming arrangements. The recent GSA solicitation for PFA services actually encourages such alliances.³⁵ The first PFA team at HUD included a financial advisory firm and a variety of individuals and companies who served as subject matter experts or were otherwise recognized for accomplishments in their field.

The degree of teaming will depend on the primary advisor. If the advisory firm is a large and diverse consulting organization, there will likely be less teaming than in the case of a smaller company. Potential PFAs may use teaming to create more diversity on the PFA Team diversity not only of ideas, but also of small business, disadvantaged business, and women-owned business enterprises.

Whether the PFA is a large organization with limited teaming or a smaller one with significant teaming, coordination and project management demands are extensive. Even in the large organization, the combination of skill sets needed to fulfill the advisory assignment is not likely to be formed within one department. In effect, there may be "internal teaming" that is perhaps invisible to the agency. Strong project management is essential, and the agency should also look for signs that the PFA team can function as an integrated unit.

V. OVERSIGHT OF THE PFA IS CRITICAL

Most government employees and congressional officials would agree that private sector contracting is not a panacea for management and financial issues. Contracting itself can become an issue if the necessary controls and checkpoints are not established and personnel are not trained in their oversight roles. With diminished government resources and greater demands for results, the government's reliance on contracting will surely increase, however, making oversight that much more critical.³⁶ A PFA should not be engaged until the agency has an oversight plan.

A. The Agency's PFA Oversight Team Agencies use different terms for their oversight roles, so it is appropriate to establish common definitions:

Government Technical Monitor (GTM): The program person responsible for the task or project.

Government Technical Representative (GTR): The program person who interacts with the Contracting

Department to address contracting and administrative matters. This position is also commonly called the

Contracting Officer's Technical Representative (COTR).

Contracting Officer (CO): The representative from the Contracting Department responsible for the contract or task order.

As the tasks and projects assigned to the PFA are broad and diverse, and

extend across traditional organizational boundaries, it may be appropriate to have more than one GTM on the contract or task order, so that a knowledgeable program representative has responsibility. At HUD there have been as many as three or four GTMs at one time. This can create internal coordination conflicts, but it does serve the purpose of keeping the government "champion" of different projects attached to the PFA team, and this is integral to success.

One GTR and one CO are likely to be sufficient, as their scope of responsibility is less oriented to projects and more to the overall contract. Depending on the volume of activity, these representatives may need additional assistance. If so, the assistance should be under the purview of the respective GTR or CO, and not a separately created and managed function.

B. Tips for Monitoring the PFA

Agencies need to recognize the high degree of difficulty associated with overseeing the effective PFA. Private sector best practices, reengineered programs, and asset sales all bring about change in the institution. And as the Dilbert cartoon says, "Change is good. You go first." The internal issues and stress associated with change cannot be minimized if the agency is to successfully implement its new ideas. When the PFA activity reaches across programs or even departmental boundaries, tension can easily arise.

Apart from the PFA itself, the internal oversight team (GTM, GTR, and CO) hold the key to the success of the contracting effort. They need to become a part of the process at the earliest possible date and participate in the decisions that are made. Other suggestions for the internal team are to:

1. Become familiar with every aspect of the contract or task order, and ask questions if anything is not clearly understood.
2. Establish a meeting frequency for the internal team to discuss issues and share observations (weekly, biweekly, or monthly depending on the activity). To ease the burden of meeting preparation, rotate the facilitation role among members.
3. Strive for clarity in financial and public purpose objectives, both within the team and throughout the agency, and communicate the objectives to the PFA.
4. Take an active role in the review and finalization of project workplans (for GTMs specifically).
5. Focus less on process and more on results, less on non-important issues and more on project integrity.

Keeping the communication lines open between the internal team members and the PFA team will result in a better understanding of planned activities and fewer surprises about the results.

C. Reporting by the PFA

When there are many members of the internal oversight team, especially in high-visibility PFA projects, reporting is important, and it must be a coordinated activity. HUD's experience is again useful in developing a template to serve an agency's needs and not be overly burdensome. Reports range between weekly and annual.

Weekly Reports

An e-mail activity report identifying all the tasks underway and planned, complete with a brief overview of activity, results achieved, and next

steps. Noting the "lead" persons on the PFA team and at the agency will facilitate follow-up by those not directly involved.

Monthly Reports

A more formal report of tasks and results, with a reference to completed deliverables. The deliverables may also be available in an electronic library at the agency, through a password-protected website, or provided on diskette or CD-ROM. Electronic delivery facilitates information sharing within an agency, and makes later retrieval easier and more **accessible** to a broader audience of staff and contractors.

Quarterly Reports

A report of results achieved and timing required compared to the approved workplan (see below), with a narrative supporting the variances. This report can be viewed as a quarterly performance measurement. It provides an opportunity for the PFA and the agency to examine what's working and what's not, and to implement corrective action where necessary.

Annual Reports

The annual report might have two components: a summary of the quarterly reports, and an account of the "lessons learned." It is valuable to document the learning, not only for the current staff and contractors, but also for the future PFAs and internal team members that will follow.

(Table Omitted)

Captioned as: Exhibit 6.

VI. STRUCTURING THE PFA TASK ORDER

A. Compensating the PFA

Any discussion about the best method for compensating the PFA is sure to engender debate. Each method has its advantages and disadvantages, and views will be guided by the weight applied to the various factors. Agencies have explored fixed price, hourly rates, and gain-sharing (performance-based or percent of improvement) methods in PFA solicitations (see Exhibit 6). The latter methodology has more applicability to financial measures, such as improvements in the form of reduced costs or increased proceeds.

The program and contracting staff should examine the pros and cons of each method and make a selection that best aligns the PFA's objectives with those of the agency.

B. Task Orders and Workplans

The agency should determine how it will use task orders and workplans at the same time that it decides its compensation method because the two are related. If task orders are the only direction given to the PFA, the agency must either envision every one of the tasks to be completed over a set period of time (perhaps a year), or issue individual task orders as the need for services arises.

HUD used the workplan in its first solicitation and plans to use individual task orders in its second. The GSA solicitation seems to offer either alternative to the selecting agency.

There is not a "one size fits all" solution, but an examination of other

agencies' experiences and a full and open discussion with all members of the internal oversight team should lead to an appropriate decision.

VII. AVOIDING CONFLICTS OF INTEREST

Agencies and their advisors know the best way to deal with real or perceived organizational conflicts of interest -avoid them. But when an agency seeks to engage "the best and the brightest" from the private sector, as it should, avoiding conflicts becomes more complex. Advisors who can provide the most value to the agency may very well have other related interests; in fact, their experience with those related interests may be what creates the advisors' value. Nonetheless, the mandate is to avoid any real or perceived organizational conflicts of interest.

Potential advisors must disclose real conflicts or be able to anticipate developing ones, and seek direction from the agency. The agency, in turn, needs to respond quickly with its determination. Only through an open dialog can the private sector evaluate what sacrifices, if any, will be required to provide services for the agency.

The desired outcome is to structure the advising relationship so that the advisor does not use information inappropriately, in a manner that is preferential to one party or another in a competitive situation, or that gives the advisor an unfair competitive advantage in a future contracting environment. An additional outcome is that the government does not restrict the advisor's ability to continue its private operations. At the same time, it is likely that a PFA engagement will prohibit the advisor from implementing multiple projects at the same agency. For example, the PFA designing asset sales would not be the financial advisor conducting the sales. Nor could the PFA be a member of or advisor to any group interested in purchasing assets at the sale. The same scenario may be true for program reengineering projects when the PFA is instrumental in the design.

The Resolution Trust Corporation (now a part of FDIC) faced this issue head-on in the disposition of its enormous portfolio and found appropriate structures. HUD also has considerable experience with conflict language, both with its business and legal advisors.

Both FDIC and HUD, and now SBA and GSA, can supply templates on the organizational conflict of interest issue. These templates are a starting point and must be tailored to fit the environment in which the individual agency operates.

VIII. MEASURING THE PFA'S PERFORMANCE

The breadth of the PFA scope of services raises an important question about how best to measure performance. The agency may see this issue as so complex or contentious that it opts for an uncritical approach tied exclusively to process-timeliness and acceptance of deliverables, proper formatting of invoices, and acceptable reporting, for example. This is no doubt an easier solution than struggling with more complex performance measures, but "process" issues, such as whether deliverables are provided on time and whether invoices are submitted in the right format do not get to the heart of the issue: What were the results?

In fact, struggling with how to identify "success" for each task requested actually benefits the government. Not only is a defined result more likely to be achieved, but expectations of the parties are also established.

Each PFA task order at each credit agency will be different, and different performance measures must be established for each individual contract. Topics to consider include:

Financial benefit from the project.

Financial cost of the project.

Attained public purpose objectives.

Achieved program efficiencies.

Developed professional working relationships.

Met contractual requirements.

The clearer an agency can be on how performance will be measured, the more likely that the PFA will perform well. The RTC proved this contracting phenomenon time and time again, with its myriad of contracting vehicles and thousands of contract engagements. The agency should struggle ahead of time with aligning the incentives with the desired results and use performance measurement to the government's advantage.

IX. CONCLUSION

In the face of diminishing federal resources and concomitant demands for improved results, it is incumbent on every federal agency to consider the PFA as a necessary tool to improving program performance. The scope of services offered will vary widely, depending on the needs and direction of each agency, but the full spectrum of crosscutting services should be available through the GSA contract. President Clinton's fiscal 1999 federal budget, for example, suggests that every credit agency needs a financial advisor to value its loan portfolio.³⁷

This article has provided some background and identified a number of key factors in a successful PFA engagement. Making the decision to hire a PFA is but the first step, and three issues of implementation must also be given attention at the outset.

Structure the Task Order Appropriately

The scope of work needs to fit the agency's requirements over the term of the task order. If the desired results and proposed methodologies have been identified and are known to the agency, the task order can be very specific. This should also influence the pricing structure. On the other hand, if the agency needs more flexibility, and its credit programs are undergoing significant change, a different structure may be more appropriate. The internal team of agency staff, including the decision-makers and the staff responsible for contract administration, should discuss the alternatives of different structures, and pursue the one that is most likely to get the best results for the government.

Establish an Effective Oversight Plan

The agency should not proceed with a PFA task order without a defined oversight plan. The PFA is a unique contract vehicle characterized by diverse services and activities that may extend beyond traditional departmental boundaries. The assigned tasks will generally be among the highest-profile projects for the agency, and the PFA will be striving for unprecedented clarity in public purpose objectives and financial results. Effective oversight requires a small team of trained agency staff, open communication lines among the internal team members and the PFA, clear expectations of results, useful and timely reporting, and well-specified performance measurements.

Be Accountable for the Results

Both the agency and the PFA are accountable in different ways for the results of the engagement. The PFA should be held accountable for results,

and as the PFA has no decision-making authority, the agency must be accountable for delays, rewrites, and unnecessary tasks. Most of the PFA activities involve multiple steps implemented over time, and generally the best work product can be developed through a mutually responsive process between the PFA and the agency. Accountability for the agency's responsiveness and attention to information needs of the PFA is key to success.

With careful planning on the front-end, the PFA can be an effective tool for agencies that are serious about maximizing their performance in both the financial and public purpose arena.

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Footnote:

END NOTES

Footnote:

'U.S. Treasury. "Strategic Plan: 1997-2002." Available online at <http://www.ustreas.gov/gpra/webasp.htm>

2 In addition to the \$216 billion in loans now owed to the federal government, there are non-tax, non-loan receivables in excess of \$42 billion and almost \$15 billion of that sum is delinquent. The top 7 credit agencies have 34% of the non-tax, non-loan receivables. OMB defines these obligations as fees, fines, penalties, forfeitures, interest, and overpayments of benefits, among other things.

3 US. Treasury Acting Inspector General Richard G. Calahan's testimony before the Subcommittee on Government Management,

Footnote:

Information, and Technology, June 1998. Mr. Calahan spoke to Congress's intention to use the Treasury as the government-wide coordinator of debt collection activities. Subcommittee Chairman Stephen Horn spoke on the need to improve the government's performance in the collection of loans (November 1997). Freedom Works wrote about top management challenges facing each agency (August 1998). The top seven federal credit agencies, with the exception of the Export-Import Bank, which was not included in the review, were cited as having inefficient operations, inadequate financial management and information systems, and problem loan programs.

Available online at <http://www.whitehouse.gov/WH/EOP/OMB/html/gpp.pdf>

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⁷Gill, Tony. "Systems Thinking Background." Available online at <http://www.phrontis.com/systhink.htm>

⁶General Accounting Office. "Managing For Results: The Statutory Framework for Performance-Based Management and Accountability." 28 January 1998. Available online at <http://www.gao.gov/AIndex/abstracts/gl98052.htm>. This report provides a concise overview of the Government Performance and Results Act, Government Management Reform Act of 1994, Chief Financial Officers Act, Clinger-Cohen Act, Federal Managers Financial Integrity Act, and the Debt Collection Improvement Act.

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⁷Committee on Government Reform and Oversight, House of Representatives, together with Additional and Minority Views. "Federal Government Management: Examining Government Performance as we Near the Next Century." 28 September 1996. Available online at <http://www.house.gov/reform/replist/govmang.htm>

House Majority Leader Dick Armey, Senator Larry Craig, Chairman of the Senate Republican Policy Committee, Chairman Dan Burton, House Government Reform and Oversight Committee, Chairman Bob Livingston, House Appropriations Committee, and Chairman John Kasich, House Budget Committee. "Towards A Smaller, Smarter, Common Sense Government." November 1997. Representative Stephen Horn, Chairman, House Subcommittee on Government Management, Information, and Technology. "Federal Consolidated Financial Statements: Can the Federal Government Balance Its Books?" 1 April 1998.

^sU.S. Small Business Administration. "Highlights of the Draft Strategic Plan for Asset Sales Program." July 1997. Available online at <http://www.sba.gov/assets/hilites.html> 9See pages 166-171.

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¹National Performance Review. "Reaching Public Goals: Managing Government for Results." October 1996. Available online at <http://www.npr.gov/library/papers/bkgrd/cover.html>

"HUD-held" describes FHA-insured mortgages that the agency owns by virtue of having paid an insurance claim. 2McTague, Jim. "Believe It or Not, HUD Does Something Right." Barron's, April 1995.

National Performance Review presented the Mortgage Sales Team with a "Hammer Award" on December 11, 1996. Gaffney, Susan. HUD Inspector General's testimony before the House Subcommittee on Human Resources and Intergovernmental Relations. "Restructuring of HUD's Assisted/Insured Multifamily Housing Portfolio." 30 July 1996. Keevey, Richard. HUD Chief Financial Officer's testimony before the House Subcommittee on Government Management, Information, and Technology. "Federal Debt Collection Practices." 12 November 1997.

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Horn, Representative Stephen. Subcommittee Chairman's opening remarks before the House Subcommittee on Government Management, Information, and Technology. 12 November 1997.

I3" This inter-agency forum provides advice and assistance to OMB, Treasury, and Justice in formulating and implementing Government

Footnote:

wide credit management policy. Membership consists of representatives from the major credit and debt collection agencies and OMB." Government-wide Performance Plan for FY 1999, p. 47. Available online at <http://www.whitehouse.gov/WH/EOP/OMB/html/gpp.pdf>

"The General Services Administration established the "Financial Asset Services" website for online retrieval of all contract solicitation documents. <http://pub.fss.gsa.gov/services/asset-svcs/FAS> IsOffice of Management and Budget. "Government-wide Performance Plan for FY 1999." Available online at <http://www.whitehouse.gov/WH/EOP/OMB/html/gpp.pdf>

National Performance Review. "Serving the American Public: Best Practices in Performance Measurement." June 1997. Available online at <http://vc.v.npr.gov/library/papers/benchmrk/nprbook.html>

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General Accounting Office. "Managing For Results: Agencies' Annual Performance Plans Can Help Address Strategic Planning Challenges." 30 January 1998. Available online at <http://www.gao.gov/AIndexFY98/abstracts/gg98044.htm>

General Accounting Office. "Results Act: DOE Can Improve Linkages Among Plans and Between Resources and Performance." 14 April 1998. Available online at <http://www.gao.gov/AIndexFY98/abstracts/rc98094.htm>

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16The Government of Alberta has a public purpose performance report called "Measuring Up." It is available online at <http://www.treas.gov.ab.ca/comm/perfmeas/measup98/index.html>

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"5United States Enrichment Corporation. Website available at <http://svw.usec.com>

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"9Fialka, John J. "Federal Uranium-Enrichment Program Will Be Sold in Public Stock Offering." Wall Street Journal, 30 June 1998, A-20.

2"Assuming use of the GSA PFA contract, the scope of work must be within the overall scope of the contract. 2"Credit reform" is mandated in the Federal Credit Reform Act of 1990. The major purposes of this legislation are to: (a) measure more accurately the costs of Federal credit programs, and (b) place the cost of credit programs on a budgetary basis equivalent to other Federal spending. Definition from OMB Circular No. A-34 Instructions on Budget Execution. Available online at <http://www.whitehouse.gov/WH/EOP/OMB/html/circulars/a034/s12.html>
22"Subsidy" is the estimated long-term cost to the Federal Government of a

direct loan or loan guarantee, calculated on a net present value basis, excluding administrative costs and any incidental effects on government outlays. (Definition from SBA Strategic Planning Team).

Footnote:

23"Wholesale" transactions refer to the sale of a portfolio of assets rather than sales on an individual asset basis.

24The statements of work should be modeled after products used by HUD, SBA, and the Federal Deposit Insurance Corporation (FDIC). 2" In addition to the PFA solicitation, GSA is simultaneously completing solicitations for transaction financial advisors and due diligence contractors.

26There may be situations where an agency can use a contracting vehicle for legal services that is in place at another agency. 27Asset sales at the FDIC are of loans originated by private sector lending institutions. Asset sales at the other federal credit agencies consist of loans that were originated under a federal government credit program.

25The Design Book is a blueprint of the sales event, documenting sale

Footnote:

decisions made by the client. It includes formats used for the bid package, loan sales agreement, due diligence protocol, and the marketing campaign. It was developed as part of the HUD sales program and was used for each of the transactions in the 1995-1997 time frame.

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29HUD required its financial advisors to complete a "lessons learned" document following each sale completed during 1995-1997. This document generally covered observations from the sales team and sales advisors, as well as input from the marketplace. Often the advisors interviewed a cross-section of successful, unsuccessful, and nonparticipating investors.

3"General Accounting Office. "Welfare Reform: Changes Will Further Shape the Roles of Housing Agencies and HUD." 25 June 1998. Available online at <http://www.gao.gov/new.items/rc98148.pdf>

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34General Accounting Office. "Department of the Interior: Observations on Performance Plan and Other Management Issues." 22 April 1998. Available online at <http://www.gao.gov/AIndexFY98/abstracts/r198173t.htm>

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Public pension plans in the third millennium

Wood, James O

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Abstract:

The year 2000 will pose many challenges for both corporate and public pension plans. The 3rd millennium will see a continued transition of corporate plan, rules, regulations and practices into the public plan domain. As a result of this trend, public and corporate benefit staff members are being drawn closer together as they find more commonalities in their programs. State legislatures are pressuring public plan staffs to cut costs, a reaction to decreased federal funding levels and taxpayers' intense desire to see the expenditure of every dollar count. The necessity for public plans to adopt a central body of laws or state level constitutional amendments, establishing basic legal parameters for plan administration to prevent state legislative raids of pension funds is discussed. A federal government ERISA-type of protection for public pension funds is suggested, including a comparison of the present ERISA provisions with the needs of the public sector.

Text:

Headnote:

The year 2000 and after will pose many challenges for both corporate and public pension plans.

This article discusses the necessity for public plans to adopt a central body of laws or state level constitutional amendments, establishing basic legal parameters for plan administration to prevent state legislative raids of pension funds.

The year 2000 and afterwards will pose many unique challenges for both corporate and public employees charged with responsibly administering pension, health care and other employee benefit plans. The third millennium will see a continued transition of corporate plan, rules, regulations and practices into the public plan domain. As a result of this trend, public and corporate benefit staff members are being drawn closer together as they find more commonalities in their programs.

Presently, state legislatures are pressuring public plan staffs to cut costs, a reaction to decreased federal funding levels and taxpayers' intense desire to see the expenditure of every dollar count. The application of corporate cost cutting measures into public benefit plans is already underway with increased usage of health maintenance organization (HMO), preferred provider organization (PPO) and point-of-service (POS) plans in providing health care benefits and case management techniques to control long-term disability costs. Historically, public employees have accumulated sick and vacation leave at rates faster than their corporate

counterparts. Now, public leave benefits are being evaluated against corporate programs such as leave banks and short-term disability plans as potential replacements for these costly benefits.

On the corporate side, benefit managers have just started exploring the potential benefits of active corporate governance programs. In many instances, corporate governance programs in public pension plans have shown substantial investment returns for plans adopting active programs. Part of this success is due to the efforts of coordinating organizations like the Council for Institutional Investors.

In the past, corporate plans hesitated to become involved in corporate governance activities because of potential criticism from other corporations. But after 2000, even the most conservative corporate pension managers cannot ignore the potential returns that active corporate governance can add to the financial assets in their pension plans. An advantage public plan administrators do not possess is a central body of laws establishing basic legal parameters for plan administration. Corporate plan administrators have had this central body of laws since the Employee Retirement Income Security Act (ERISA) was enacted in 1974. Although ERISA is complex and burdensome in its testing requirements, it still provides guarantees of plan information and benefit protection to covered plan participants. These same guarantees do not currently exist for public plan participants.

Many state, municipal and local governments have adopted provisions similar to ERISA's prudent man standard² and trust law's fiduciary duty of loyalty.³ However, this degree of protection is insufficient. As mentioned earlier, many state legislators are under increasing pressure to fund programs previously financed by federal monies. Public pension plans and their large fund accumulations are attractive targets for legislators seeking to cover budget shortfalls. Some states have constitutional provisions in place preventing pension raids by state legislatures, but these laws are not widespread. What is needed to prevent future pension raids are state constitutional amendments requiring all public pension funds to be held in separate trusts and used solely for the purpose of paying benefits to plan participants.

PUBLIC PLAN ERISA

A viable alternative to state constitutional amendments is for the federal government to place this same protection in a public plan version of ERISA. This public plan version of ERISA would be smaller and less complex, requiring fewer provisions, than its private sector peer. Previously, attempts were made to legislate public plan versions of ERISA (i.e., the Public Employee Pension Plan Reporting and Accountability Act (PEPPRA) of 1985). Although initially successful, these bills did not have sufficient backing for final passage into law. Any public plan version of ERISA could encounter similar obstacles. However, nothing in pension law comes about easily or without a great deal of effort. The following pages contain relevant ERISA provisions that, along with others, could be incorporated into a public plan ERISA.

ERISA is divided into four main titles. Title I contains the labor provisions of the act and is subdivided into five parts. Part 1 contains the reporting and disclosure requirements;⁴ Part 2 contains the minimum standards for initial plan participation, vesting and benefit accrual;⁵ Part 3 sets the minimum funding standards;⁶ Part 4 covers fiduciary duties;⁷ and Part 5 covers enforcement.

TITLE I

Part 1-Reporting and Disclosure

Under ERISA, plan sponsors are required to provide plan participants with summary plan descriptions (SPDs),⁹ summary of material modifications (SMMs) and summary annual reports (SARs).¹⁰ Additionally, participants should receive annual individual benefit statements. Providing these materials to public plan **participants** is not cost prohibitive and only requires gathering and organizing readily available information. ERISA also requires **participants** to have easy **access** to plan **documents** and the most recent Form 5500 to **review financial** information. **Plan documents** should be made available for **participant** viewing; however, Form 5500s are difficult to understand even for trained benefits professionals and certainly do not need to be inflicted on untrained public plan participants. Consequently, this portion of ERISA disclosure requirements should not be carried over to a public plan version.

Plan sponsors must file SPDs, SMMs, SARs and plan documents with the Department of Labor (DOL). Taken together, these filing requirements assure that the DOL has accurate information on employer-sponsored pension plans. The filing requirements act as an oversight mechanism to ensure plan participants are provided at least rudimentary information on their pension plans. These disclosure requirements should be incorporated, and also consideration should be given to adding additional information on plan asset allocations and actuarial funding status. All documents provided to participants are to be written in "plain English."¹² Obviously, documents written in plain English are much easier for unsophisticated employees to comprehend. Consequently, the plain English requirement should be incorporated into a public plan version of ERISA.

Part 2-Participation

Vesting

In ERISA plans certain service requirements must be satisfied before participants become vested and are eligible to receive benefits at retirement. The two alternative vesting schedules contained in ERISA are:

1. Full vesting after five years of service, with no partial vesting before the five-year requirement is met (cliff vesting).³
2. Graduated vesting from the time the participant completes three years of service until full vesting is obtained after seven years of service."⁴

Vesting schedules for many public plans are longer than currently provided for under ERISA. Five-year vesting is rare in the public sector. Most public plans vest participants somewhere between seven and ten years of credited service.

Public plans were designed with longer vesting schedules because many participants spend their entire careers with a single public employer. However, this practice is changing. Public employees can no longer expect career employment with a single public entity. After 2000, employees may work for a variety of public entities during their careers or move back and forth between the public and private sectors. Consequently, a graduated vesting schedule of no more than seven years makes sense and should be incorporated to help provide the portability essential to public employees in the next millennium.

Part 3-Minimum Funding

ERISA's minimum funding standards were drafted to ensure that pension plans would have sufficient assets for paying benefits. Employers with plans subject to ERISA must establish and maintain a funding account. Employers must contribute to the funding account annually for the cost of future

pension benefits and administrative expenses. Additional contributions may be necessary to reduce unfunded service liabilities and any experience losses.¹⁵

Underfunding of public plans can be addressed through the passage of a constitutional amendment requiring that any public system's unfunded liability be eliminated within a set period of years. Eliminating an unfunded liability requires the plan sponsor to increase contributions or increase the potential return on plan assets. More frequently, a combination of both is utilized.

In states with revenue shortages, passage of a constitutional amendment requiring full funding may be difficult. A public plan version of ERISA should require that any unfunded liability be eliminated through a fixed schedule of payments over no longer than a 30-year period. This requirement would establish a reasonable compromise between the employees' need for a guarantee of benefit payments and the increased revenue demands on the plan sponsor.

Part 4-Fiduciary Duties

Plan sponsors are subject to an ERISA fiduciary standard of conduct mandating that the plan be operated solely for the benefit of plan participants. The fiduciary standard or prudent man standard requires plan fiduciaries to perform their duties "solely in the interest of plan participants and beneficiaries and...with the same care, skill, prudence and diligence...that a prudent man acting in a like capacity and familiar with such matters would use."¹⁶ Consequently, any person exercising discretion in the plan's management or investment of plan assets must do so solely in the interest of plan participants and beneficiaries. Fiduciaries must act in accordance with plan documents and in a manner that minimizes risk of loss to participants. The prudent man standard applies to plan sponsors, trustees, administrators and service providers with discretionary authority over plan assets.¹⁷ Underlying the prudent man standard are prohibitions against business or investment transactions between the pension plan and fiduciaries and interested parties. When the prohibitions are violated, fiduciaries may be held personally liable for any misuse, fraud or mismanagement.¹⁸

Fiduciary duties for public plan fiduciaries are governed mainly by the duty of loyalty, which states "the trustee (fiduciary) is under a duty to administer the trust solely in the interest of the beneficiaries."¹⁹ Additionally, trust law's general standard of prudent investment requires the trustee (fiduciary) to "manage the funds of the trust as a prudent investor would, in light of the purposes, terms, distribution requirements and other circumstances of the trust."²⁰ This standard requires the exercise of reasonable care, skill and caution.

Even though trust law does provide some measure of protection to plan participants, ERISA's provisions require a higher degree of diligence. Furthermore, trust law does not have the extensive body of case law that has been developed through court interpretation of ERISA's provisions. Protections for the participants can be significantly enhanced by adding ERISA's prudent man standard²¹ to a public version of ERISA. Additionally, Section 406's prohibition on fiduciary self-dealing should be strongly considered as a deterrent to potential conflicts of interest.²² Both the Internal Revenue Service (IRS) and the Pension and Welfare Benefits Administration (PWBA) of the Department of Labor are responsible for enforcing fiduciary standards. The PWBA may file charges on behalf of plan participants if a fiduciary has breached or violated standards imposed by ERISA. The IRS may fine employers and revoke the plan's qualified status. Both civil and criminal actions may arise from such violations.²³

For public plan employees, there exists no federal agency currently responsible for enforcing fiduciary standards. Consequently, any plan participant who becomes aware of a fiduciary violation must pursue this individually as violations of trust law or applicable state laws. Because there is no federal agency watching for potential violations, no strong deterrent exists to help prevent abuses.

Any public plan version of ERISA should include language bringing public pension plans under the protection of the PWBA. This protection must be accompanied by a proportional increase in funding to hire additional examiners required to cover this expansion of PWBA jurisdiction. Historically, the number of PWBA examiners has been insufficient to cover the existing plans under ERISA. Therefore, any increase in the number of plans to be monitored by the PWBA must be accompanied by a proportional increase in staffing levels.

Part 5-Enforcement

ERISA Section 502 **authorizes** civil actions by participants or beneficiaries to recover benefits, to enforce rights defined by plan contracts or trust documents and to enjoin acts or practices violating ERISA. Plan participants or beneficiaries may recover up to \$100 per day in fines when plan administrators fail to provide requested information within 30 days.²⁵ Section 501 of ERISA provides maximum criminal penalties of a \$5,000 fine or one-year imprisonment or both for individuals and a \$100,000 fine for plan sponsors that willfully violate any provision of Title IL"

Not only should the criminal and civil penalties of ERISA be incorporated into a public ERISA, but they should be substantially strengthened. Considering the extreme dollar value of pension assets, neither the penalties of Section 501 or 502 are sufficient to deter the kind of conduct prohibited by ERISA. Serious criminal penalties are essential in promoting broad base compliance with ERISA. Compliance is achieved only when creditable deterrents exist. Reliance on insufficient civil and criminal remedies will not promote deterrence.

ERISA Section 510 states:

It shall be unlawful for any person to discharge, fire, suspend, expel, discipline, or discriminate against a participant or beneficiary ... for the purpose of interfering with the attainment of any right to which such participant may become entitled under the plan....²⁷ Section 510 applies to employers interfering with employees attaining rights under a pension plan. Application of Section 510 is broad and includes both individual employee and classwide discharges, layoffs, plant closings, corporate sales and mergers that are timed to interfere with pension rights.²⁸

Many public plans have statutory provisions that give participants property rights in their promised pension benefits. However, for plans that do not incorporate such protective provisions, Section 510 of ERISA should be incorporated to deter public plan employers from reducing their pension obligation through terminations, layoffs, reorganizations and downsizing.

Currently, there exists no "whistleblower" protection for fiduciaries and participants who uncover evidence of wrongdoing in public pension plans. The only action available to these individuals is to report the potential wrongdoing to superiors or other interested parties and hope these individuals will take appropriate action. However, frequently there is a backlash against individuals who report wrongdoing. Effective levels of protection must be incorporated into a public plan ERISA for individuals to report potential wrongdoings without jeopardizing their jobs and careers.

Section 510 also states:

It shall be unlawful for any person to discharge, fine, suspend, expel or discriminate against any person because he is giving information or has testified or about to testify in any inquiry or proceeding.... Incorporating this language will help establish minimal level of protection for individuals seeking to do the right thing. However, in many cases, this language may require individuals with knowledge of wrongdoing to go directly to the Department of Labor with their allegations. Unless these individuals are fully protected, they may still face retaliation in the form of lateral **transfers** or downgraded performance appraisals resulting in termination after a period of years.

TITLE II

ERISA's Title II amends and makes additions to the Internal Revenue Code. The existing IRS rules governing public plans are sufficient, and no additional regulations from this portion of ERISA are necessary.

TITLE III

Title III of ERISA primarily concerns coordination between the DOL and the Department of Treasury.²⁹ Title III does not contain provisions that should be included in a public ERISA.

TITLE IV

Title IV of ERISA established the Pension Benefit Guaranty Corporation (PBGC), a division of the DOL that ensures payment of plan benefits should an employer default on its defined benefit pension obligation.³⁰ Most corporate defined benefit plans are required to participate in the program and pay insurance premiums to the PBGC.³¹

ERISA establishes an enormous and complex body of regulations to protect employee pension benefits. Protection is provided by mandating standards of conduct, obligations and responsibilities for employers. ERISA is not the ultimate in protective legislation but, certainly, select ERISA provisions should be incorporated into a public plan ERISA.

CONCLUSION

By the year 2000, the public employee workforce is predicted to be more elderly, more female, more service oriented and under greater financial pressure to provide for retirement.³² Public pension laws and administrative practices must be revised, upgraded and kept current with the changing dynamics of the workforce. The third millennium will bring both unique challenges and opportunities as public and corporate benefit plan administrators confront a rapidly changing workforce environment. The sooner plan administrators begin preparing for these changes, the closer they will be to a successful transition.

Footnote:

Endnotes

Footnote:

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Footnote:

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15. 29 U.S.C.1082-1085. 16. 29 U.S.C.1104(a)(1)(B). 17. 29 U.S.C. 1104-1105. 18. 29 U.S.C. 1109. 19. Rest.3rd,Trusts 170(1). 20. Rest. 3rd, Trusts 227. 21. 29 U.S.C. 1104. 22. 29 U.S.C. 1106. 23. 29 U.S.C. 1131-1132. 24. Id. 1132(a). 25. Id. 1132(c). 26. 29 U.S.C. 1131. 27. 29 U.S.C. 1140.

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The role of budget and financial reform in making government work better

and cost less

Leonard, Brad; Cook, Joe; McNeil, Jane
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Abstract:

Budgeting and financial management play a crucial role in organizing and disciplining the federal management culture. Consequently, addressing improvements in their practice is essential in the National Performance Review's examination of government-wide management systems. The recommendations and anticipated implementing actions relating to budgeting and financial management within the context of the National Performance Review's themes of cutting red tape, putting customers first, empowering employees to get results, and cutting back to basics are discussed. External factors, such as innovations in private sector management practices, rapid changes in information technology, and statutory reforms such as the Government Performance and Results Act, also influence needed changes in budgetary and financial management practices.

Text:

Budgeting and Financial Management play a crucial role in organizing and disciplining the federal management culture. Consequently, addressing improvements in their practice is essential in the National Performance Review's examination of government-wide management systems. This article briefly describes the recommendations and anticipated implementing actions relating to budgeting and financial management within the context of the National Performance Review's themes of cutting red tape, putting customers first, empowering employees to get results, and cutting back to basics. External factors, such as innovations in private sector management practices, rapid changes in information technology, and statutory reforms such as the Government Performance and Results Act, also influence needed changes in budgetary and financial management practices.

We need a new approach to governance, to better direct and control the making and administration of public policy.

Donald Kettl(1)

In early 1993, President Clinton asked Vice President Gore to oversee an intensive, six-month study of the federal government, paying particular attention to its management processes. The resulting report of the National Performance Review (NPR), *From Red Tape to Results: Creating a Government That Works Better and Costs Less*, (2) included over 1,200 recommended actions designed to improve the operations of the federal government. Included in these were a great many proposals that affect either the federal budget or financial management processes. This article will review these recommendations and will expand on their philosophical underpinnings.

The government's budgeting and financial management practices play key roles in defining the cultural environment of federal managers and the incentives these managers face. As a result, they are key pieces of the

reform process. Budget and financial management practices create deadlines that drive the behavior of those working in the federal government. For example, the annual formulation of the president's budget is the primary process driving executive branch decision making, and over a dozen financial reporting deadlines drive the efforts of more than 100,000 federal employees involved in financial management systems. On the legislative side, 60 percent of all roll call votes in Congress are on budget allocation issues.

The evolution of these practices and their systems is dependent on the changing economic, technological, and political environment. In fact, changes to processes--no matter how rational or politically expedient at the time--that are not in alignment with the external environment are short-lived.(3)

In today's world, the external economic environment is rapidly changing. Global competition for jobs and customers is forcing fundamental changes in organizational structures and management practices.(4) The heightened demand for better customer service in the private sector puts pressure on improving the quality, accuracy, and timeliness of government services. Cross-functional teams with empowered frontline employees to get results is becoming a necessary adaptation for organizational survival.(5) Also, the information technology environment is driving changes. Rapidly expanding access to information, personal computers, and electronic communications is dramatically changing the dimensions of time and space and expectations of government by the public and the government's own workforce.(6) The political environment is changing as well. According to some polls, the general public considers making the government more efficient their top priority.(7) Other polls indicate that trust in government to do the right thing has declined substantially since the early 1960s.(8) With or without the National Performance Review, these changes would affect how government serves the citizens.

The trend in the federal government over the past three decades has been toward ever-increasing rules, regulations, more detailed legislation, and more layers of organizational structure. In many instances, these controls are cumbersome, contradictory, stifling to governmental performance, and a hindrance to the delivery of services to the public. This trend was, in part, a response to the decline of confidence in government since the 1960s and legitimate concerns of abuses of power and conflicts of interest. The problems of overcontrol and underaccountability are not the fault of particular employees but are symptomatic of the approaches, structures, cultures, management control systems, technologies, and processes of a bygone era.(9)

SYSTEMS REFORM IN CONTEXT

The budget and financial management reform proposals of the National Performance Review are crucial pieces to changing the internal management culture of the federal government, to realigning the processes and systems of the government to focus on achieving results, and to restructuring the federal role in order to achieve a federal government that "works better and costs less."(10) The budgeting and financial management processes and systems, however, do not stand alone. They are interrelated with, and sometimes drive, other key management systems and processes, such as personnel, procurement, support services, information resources, and the other necessary activities found in all organizations. Unfortunately, both organizations and organizational system specialties have often evolved into becoming ends in themselves, cut off from their broader public and managerial purposes. More recent authors, such as David Osborne and Ted Gaebler, have observed how process has frequently triumphed over purpose and made government both expensive and unresponsive.(11)

The National Performance Review report emphasized four major themes that underlie the effort to make the federal government more responsive to the people: cutting red tape, putting customers first, empowering employees to get results, and cutting back to basics. Variations on these basic themes reoccur frequently in the accompanying agency and system reports. Indeed, the budgeting and financial management recommendations of the National Performance Review should be viewed both in the context of these broad themes and related recommendations concerning other government-wide systems and practices. Unlike some past efforts, which tended to emphasize the distinctive if not unique roles of budgeting, financial management, procurement, personnel, information resources, organizational development, and other disciplines, NPR recommendations stress their interdependency and common themes in creating a management culture focused on quality, customer service, and results.

The NPR recommendations for changes to government systems originated in practical experience. The system recommendations do not focus on what government should do, which is determined by the political process, but how government should work. The NPR recommendations came from career federal employees and included input from both majority and minority congressional staff, executive branch political appointees, state and local government employees, academia, authors, and private citizens. The reports of the General Accounting Office, the Congressional Budget Office, the National Academy of Public Administration, and federal agencies were important resources for documenting and summarizing problems and offering workable solutions. Recommendations for budgeting and financial management were sought that had been tested in a federal agency, a state or city government, or a foreign nation. The idea was to find solutions and successful models and to use those solutions or working models to encourage others to find variations that would work for them. Of course, it is very difficult to generalize about the federal government. Not all agencies had the same problems, but the variation in responses to situations did serve to identify promising practices.

The NPR recommendations are consistent with the trend in reform legislation over the past decade, notably the Chief Financial Officers Act of 1990 and the Government Performance and Results Act of 1993 (GPRA).⁽¹²⁾ GPRA is the result of several years of effort by Senate and House members and staff and a broad consortium of people inside and outside government. GPRA is very significant for budgeting and financial management because it changes the focus of budgeting and financial management from inputs and process controls to performance results.⁽¹³⁾ NPR staff were able to tap into and take advantage of the thought that went into this landmark legislation. Many of the NPR-recommended actions refine, apply, and/or suggest expedited implementation of provisions in GPRA.

NPR METHODOLOGY

During 1993, NPR was organized into a series of teams that produced accompanying reports to provide more detail supporting the NPR Summary Report issued in September 1993.⁽¹⁴⁾ A combination of the continuous interaction among team members of the systems teams and the integrating review mechanism of the National Performance Review--the so-called tollgate reviews by the leadership of and advisory group to NPR--resulted in related recommendations appearing in different reports. Many of the information technology recommendations initially discussed by the budgeting and financial management teams were folded into the information technology report.⁽¹⁵⁾ Members of the budgeting and financial management teams served on the team that developed the "Streamlining Management Controls" report.⁽¹⁶⁾ Consequently, the full scope of NPR system recommendations is best seen in the context of all the other accompanying system reinvention reports.

In addition to the internal effort, NPR staff solicited extensive external comment on the reform proposals. The financial management team used the vehicle of a futures search conference involving fifty-four senior financial and program managers from program agencies, central management agencies, state and local government, the General Accounting Office, congressional staff, and representatives from professional organizations and the private sector. Likewise, the budget team interviewed individually or through six focus groups more than 300 people knowledgeable about budgeting and program management. The team reviewed problems and solutions offered from federal and non-federal employees. In addition, the team reviewed selected documents and/or met with experts from Australia, Canada, Great Britain, and New Zealand to learn of foreign experiences with mission-driven, results-oriented budgeting.

SUMMARY OF THE NPR BUDGETING AND FINANCIAL MANAGEMENT RECOMMENDATIONS

The accompanying reports on Improving Financial Management(17) and Mission-Driven, Results-Oriented Budgeting(18) provide background information, an examination of the need for change, examples of both problems and solutions, and more detailed explanations of the NPR recommendations included in the September 1993 NPR report, From Red Tape to Results: Creating a Government That Works Better and Costs Less.

The major cultural change sought is to shift the focus of government activities from process and inputs to a focus on the government's customers and outcomes to be achieved. The present culture is largely formed by the civil service, budget, accounting, and other management processes in place and tends to treat these processes as ends in themselves (e.g., an agency could have outstanding accounting and management control systems in place and yet be deficient in accomplishing its program mission). The recommendations in these reports begin to shift the framework and incentives that currently support these processes. In particular, the recommendations: 1) shift the focus of management action and accountability from inputs to results; 2) shift power from headquarters and staffs to line managers and frontline personnel; and, 3) cut unnecessary red tape to make processes understandable and relevant and to simplify and improve communication. The recommendations are designed to make organizational missions, policy goals, performance measures, and intended outcomes more explicit, to provide managers with sound information-based tools, and to increase the authority and accountability of frontline managers and employees. Savings will result from reduced overhead, less time wasted on unnecessary tasks and inefficient processes, and improved incentives to perform well and meet customer expectations. The goal, again, is a government that works better and costs less.

In many federal agencies, the budget formulation process is divorced from other management processes. For example, actual spending levels as reflected in agency financial management systems--to say nothing of the effectiveness of the spending--is rarely a consideration in the budget formulation process due to the lack of such information during most of the budget cycle. Because budget requests are demanded so early in the process, requests are often developed and decided upon based on a comparison to the previous years' budget requests rather than the current year's expenditures. Traditionally, agency budget submissions are due to the Office of Management and Budget (OMB) before the end of the fiscal year in which they are being prepared and often are due before enactment of the next year's appropriations.(19) Moreover, performance measures and goals typically have not been defined prior to the budget formulation process. "In other words, planning budgets is like playing 'pin the tail on the donkey.' Blindfolded managers are asked to hit an unknown target."(20) O

For many federal managers, real budget formulation does not begin until after appropriations are enacted and agencies are formulating the current year's financial operating plans. It is only then that the amounts available and the conditions applying to funding are known, recent experience is fresh and documented, and what needs to be done to achieve goals is clear. Unfortunately, this planning action usually occurs only after the current budget year has begun and sometimes occurs several months into the year. Key NPR budget and financial management recommendations would shorten the budget cycle and speed up the availability of financial data so policy decisions can rely more heavily on facts instead of guesses.

Following are the topical headings, recommendations, and a brief description of the implementing actions envisioned by NPR for improving budgeting and financial management in federal operations.

Define Goals and Strengthen Accountability for Results

A series of NPR recommendations seeks to put in place performance goals and a front-end policy framework on the budget process. The performance goals and policy framework should guide program planning and budget formulation, integrate program, budget, and financial management, and provide a means to report back to the public on actual accomplishments in accurate, meaningful, and understandable ways.

Performance agreements should be developed with senior political leadership that reflect organizational and policy goals. The president should develop performance agreements with agency heads, starting with the twenty-four major agencies identified in the Chief Financial Officers Act. Agency heads should also use performance agreements within their agency to forge an effective team committed to achieving organizational goals and objectives.

The federal government should effectively implement the Government Performance and Results Act of 1993. The Act sets a five-year time frame for phased implementation. However, because GPRA implementation is so important, planning and measurement efforts to improve government performance should be accelerated in every federal program and agency. OMB should designate, as pilots under GPRA, several multiagency efforts that have related programs and functions and work with agencies to develop common measures and data collection efforts for cross-cutting issues. Over time, the goals and objectives of federal programs should be clarified and performance objectives and results incorporated as key elements in budget and management reviews.

Build a Strong Financial Management Infrastructure

As previously noted, the linkage between requested spending authority and actual spending, between promises and performance, has been weak in federal financial affairs. In its 1992 survey of 878 agency financial systems, OMB found that over half of the financial systems did not meet their internal financial processing requirements and a third did not meet functional requirements for reporting to OMB and the Treasury Department. Further, all the rules, procedures, 120,000 employees in budgeting and financial management, and millions of lines of reports did not produce accurate information for management decisions to decide on the effective spending of federal dollars. The financial management team pinpointed the problem as due to "decades of uncoordinated, budget-obsessed focusing on cash flows that are unrelated to any measures of achieving a mission as well as to multiple procedures to create the illusion of control." (21)

The NPR budgeting and financial management reports reinforce the need for better integration of program, budget, and financial management information to achieve a government that "works better and costs less."

Accelerate the issuance of federal accounting standards. A comprehensive set of federal financial accounting standards should be completed and issued within eighteen months. While this was first recommended by the Hoover Commission in 1949, serious efforts to develop standards began in 1991. The eighteen-month deadline accelerates an historically slow process.

Clarify and strengthen the financial management goals of OMB and Treasury. A Memorandum of Understanding should be developed by OMB and Treasury to clarify their respective roles in financial management. OMB and Treasury should create a government-wide budget and financial information steering group to develop and provide guidance in implementing an integrated budget and **financial** information strategic **plan**. Federal budgetary and **financial** information is frequently in disagreement; so, this is where integration must begin.

Fully integrate budget, financial, and program information. A number of actions should be undertaken to work toward integrated information, such as ensuring that agency financial systems are in compliance with OMB Circular A-127, establishing an innovation fund for financial systems development, providing interagency funding mechanisms for joint development financial systems projects, establishing a clearinghouse of financial systems applications, cross-servicing, and best practices, and dedicating a core of financial systems personnel to develop cost accounting systems requirements.

Increase the use of technology to streamline financial services. Electronic funds **transfer** should be used to pay and reimburse federal employees, make payments to state and local governments, pay for purchases from the private sector, and distribute benefits to individuals. The purposes are accuracy and efficiency.

Use the Chief Financial Officers Act to improve financial services. Actions include defining the set of financial management functions that should report to CFOs, ensuring that all financial management personnel are fully qualified when hired, and ensuring that information collected and disseminated to program managers is useful, objective, timely, and accurate.

Empower Managers and Employees to Achieve Results

Federal processes have sometimes become ends in themselves, estranged from their purposes and customers. Managerial authority and accountability have been eroded by organizational layering, the growth of specialized staffs who enforce excessively complicated rules, and front-end limitations on how things should be done rather than what is to be accomplished. In short, the present culture frequently diffuses authority and accountability and does not place a high value on achieving results.

The recommendations here focus on giving managers back the authority to accomplish their missions and performance objectives in accordance with laws, appropriations, and administration policy guidelines; to provide them with the information and tools to do so well; and to hold them accountable for results. These recommendations are closely tied to reforms mentioned elsewhere in the NPR report, such as the reduction in laying and headquarters staffing, (22) the reduction in internal regulations by more than 50 percent, (23) and procurement reform. (24)

Empower managers to perform. Recommended actions include restructuring appropriations accounts to reduce overitemization and align them with programs, ensuring that direct operating costs can be identified, reducing overly detailed restrictions and earmarks in appropriations and report language, simplifying the apportionment process, and reducing the excessive

administrative subdivision of funds in financial operating plans. The administration of large numbers of limitations requires expensive overhead and takes time and attention of frontline managers and staff away from customer service and mission performance.

Eliminate employment ceilings and floors by managing within budget. Budgeting and managing on the basis of operating costs rather than full-time equivalents or employment ceilings would remove a major impediment to rational management of resources. Employment ceilings sometimes promote the use of higher cost options, such as expensive contracting out or hiring more highly graded personnel, rather than focusing on the most economical way of getting work accomplished.

Provide line managers with greater flexibility to achieve results. Some of the actions that would improve incentives to spend funds wisely include identifying those appropriations that should be converted to multi- or no-year status, permitting agencies to roll over 50 percent of their end-of-year unobligated balances in annual appropriations to the next year, and expediting the reprogramming of funds within agencies. Current ground rules frequently encourage managers to spend now to preserve base funding rather than to save and spend wisely.

Adopt Good Business Practices

Both the NPR budgeting and financial management reports highlight many impediments to sound managerial practices in the federal government. Many of the incentives are perverse in that they tend to make operations larger and more expensive than are needed. And solid, comparative information is often not available for managerial consideration and decision making.

The use of market incentives to find more efficient means of getting work done is as appropriate in government as in the private sector, particularly for obtaining common services. Sound financial information can aid in evaluating the timing of investments or the value of innovations. Ensuring a "level playing field" in determining costs allows for more accurate comparisons. Also, eliminating reporting requirements can reduce cost because reporting requirements that add no value boost overhead costs at the expense of customer services. Franchise internal services. Agencies should be encouraged to purchase common administrative services, such as payroll, computer support or equipment, competitively from other federal agencies that may be more responsive or offer better prices.

Creative innovation funds. Agencies should be allowed to create innovation capital funds from unobligated balances that they are allowed to roll over from their savings in operating costs to invest in innovations that can improve service and provide a return on investment.

Reduce financial regulations and requirements. Timesheets and timecards should be eliminated and current technology used to enter payroll data only on an exception basis. Use of commercial checking accounts should be allowed instead of third-party accounts. A threshold should be developed below which it is not cost effective to resolve audit findings. All of these would save money by updating outmoded practices.

Simplify the financial reporting requirements. OMB should be granted the flexibility to consolidate and simplify over a dozen related statutory reports to Congress and the president. Ideally, this would include two reports annually from agency heads: a planning report and an accountability report. Future financial management reporting requirements can be addressed in either the planning or accountability reports. Preparation of reports is expensive; what may be more useful and less expensive is **access** to

information.

Manage fixed assets investment for the long term. The federal government needs to establish a long-term fixed asset planning and analysis process. There should be no bias in the budget against long-term investments--managers should be able to make economically sound investment decisions based on information available to them.

Charge agencies for the full cost of employee benefits. Require all agencies to pay for the full accruing cost of civil service retirement and pensions. OMB and the Office of Personnel Management should also research the possibility of charging agencies for civilian retiree health benefits. The purpose is to provide a "level playing field" for the analysis of comparative costs in deciding on alternative means of achieving performance objectives.

Make the Budget Process More Meaningful and Efficient

The federal government has already moved to a multiyear budgeting system through the caps and processes established by the Budget Enforcement Act of 1990 as amended in 1993. For example, the targets for discretionary spending are set through 1998. Moreover, the discretionary spending caps are so tight that significant changes in priorities are unlikely as neither increases nor reallocations can occur without painful reductions in other programs and operations. Nevertheless, the budget formulation process in the executive branch has changed little to reflect this current reality.

As in the past, budgets still tend to be built "from the bottom up." Serial reviews of budget proposals are conducted through the government hierarchy. During the course of the reviews, issues are identified and priorities are set among programs and activities found in a spectrum of organizations. The hierarchical structure, however, allows for minimal interagency collaboration even though the programs and activities across the spectrum of organizations may be serving common purposes and objectives. In the past, this was not a concern because agencies assumed that the president's budget could accommodate whatever funding was necessary to reach the total cost of proposed activities. Such a process is no longer realistic or practical.

Budgets now have to be built within the framework established by the caps, statutory missions, economic factors, and presidential priorities on a multiyear basis. Many of the decisions within agencies on budget allocations are minor adjustments--more of a "midcourse correction" than a "basic reformulation" nature. The more basic question--should the agency be doing this at all--rests with outside reviewers, such as the Domestic Policy Council, the National Economic Council, and OMB in addition to the Congress. Moreover, the information-intensive nature of budgeting means that some of the new tools available for **access**, rapid communication, and data analysis can bring substantial gains in quality, utility, and efficiency.

Streamline budget development. The president's budget formulation process should begin with a more collegial and open framework, such as an "executive budget resolution" process, to provide early guidance to departments and agencies. This reformed process should replace the current wasteful, repetitive, hierarchical process and should delegate more decision making to agency heads while promoting a collaborative team approach to resolution of cross-cutting issues, development of policy priorities, and definition of desired outcomes. OMB should expedite the already initiated review of the nineteen function categories used since 1975, tying them more closely with the planning and performance requirements of the Government Performance and Results Act. OMB and the

agencies should work with the Congress to streamline the production and submission of budget justification materials, to reduce the repetitive information provided, and to take into better consideration the interrelationships of programs and activities with similar missions. The objective sought with these reforms is to reduce the substantial amount of waste and excess cost in what has become a very inefficient and ineffective process.

Institute biennial budgets and appropriations. Given the substantial workloads in preparing, holding hearings on, marking up, and passing annual budgets in which priorities do not significantly change from year to year, Congress should consider amending the Budget and Impoundment Control Act to move from an annual to a biennial budget process. The president's budget submission should be required on a biennial basis. In addition, a biennial congressional budget resolution should be adopted and a biennial appropriation process should be established. A biennial process would make more time available for the executive and legislative branches to participate in oversight hearings to evaluate program effectiveness and refine performance measures.

Seek enactment of expedited rescission procedures. Given tight budget caps and the continuous need to identify resources that might be put to better use, the executive branch should pursue negotiations with the leadership of the House and Senate to gain enactment of expedited rescission authority. The present system for rescissions has loose accountability--Congress can reject a presidential rescission request by doing nothing--and is stacked in favor of spending since alternative rescission packages are not required to be considered.

THE VISION BEHIND THE BUDGETING AND FINANCIAL MANAGEMENT RECOMMENDATIONS

No one would expect the U.S. Army to fight with the same weapons, tactics, training, delegations of authority, and rules of engagement today as it did in the Civil War. The whole vision of the theater of operations and the availability of information about it has changed radically as new technologies and ways of applying them appear. The three days of fighting at Gettysburg occurred in an area a few square miles and a few hundred vertical feet, and the information available to commanders on both sides was extremely limited--to what they could see and what their people could collect. Desert Storm illustrates how radically the vision of the theater of operations--an area covering hundreds of square miles, extending vertically to satellites--and availability and accessibility of information has changed tactics, organization, and the rules of engagement.

In many parts of domestic government, we are still using tactics, weaponry, delegations of authority, and rules of engagement that we used more than fifty years ago. The photocopy machine replaced those pesky carbons, but often we still use the same forms and clearances for processing paper and more layers have to sign off on them. Many operations still have their own accounting offices just down the hall, because this was the only way the managers felt they had control over the availability and timeliness of needed information. Our vision of the theater of operations and the availability, accessibility, and utility of information has been slow to change.

The budget and financial management recommendations are predicated on a vision of government operations where the **access** to, availability of, and ability to select and use information have been greatly enhanced, compressing both time and space. Information technology is transforming the way all of the common managerial specialties--budgeting, financial management, personnel, and procurement--are handled in the federal government. (25) The formerly labor-intensive, rule-bound processes are

being replaced with electronic systems that minimize duplication, incorporate necessary regulations and controls, provide data bases from which objective reports and audit trails can be quickly generated, and establish immediate and direct accountability.

Information technology and contemporary management theory offer substantial opportunities for the federal government to be more efficient, more "user-friendly" and responsive, and more effective in maintaining the integrity of its operations. New modes of handling information do not just automate paper processes. They change forever old dimensional limitations of time, space, **access**, and communication.

Networks irrevocably alter the nature of managerial authority and work. In a wired world, fundamental management jobs such as planning, budgeting, and supervising must be done differently. Tools like electronic mail, teleconferencing and groupware let people work together despite distance and time, almost regardless of departmental or corporate boundaries....(26)

A second significant change is in the vision of the role of management. As Michael Barzelay notes, "The central challenge of organizations is to channel human energies into thinking about and doing socially useful work...."(27)

Informed public managers today understand and appreciate such varied role concepts as exercising leadership, creating an uplifting mission and organizational culture, strategic planning, managing without direct control, pathfinding, problem setting, identifying customers, groping along, reflecting-in-action, coaching, structuring incentives, championing products, instilling a commitment to quality, creating a climate for innovation, building teams, redesigning work investing in people, negotiating mandates, and managing by walking around.(28)

Federal managers face unprecedented challenges in changing the management culture. Many of the federal government's missions, performance goals and measures, and needs of its customers cut across traditional agency organizational structures. Policy formulation and its translation into a fiscal strategy require new approaches if it is to be successful. Each element and level of the government is becoming more involved in the larger context of its operations and being forced to understand and address programmatic interrelationships. Rather than relying on the bureaucratic hierarchy to resolve all issues, cross-organization teams identify with broader goals and resolve issues in a less adversarial way.(29)

The new direction of the reinvention effort reflects a sobering recognition of the complex organism of the federal government, especially in terms of the variety of its product/service lines and activities. No layered, paper-driven, central control operation is capable of **accessing**, assimilating, synthesizing, communicating, reacting to, and integrating information in the old hierarchical way, with a stream of memoranda and reports. The President's Management Council, recommended by the NPR and made up of the deputy secretaries of the major departments and agencies, is promoting the exchange of ideas and experience laterally among the departments.(30) OMB's implementation of its OMB 2000 report recommendations is a bold and innovative effort to integrate budget and management initiatives, to shift the focus toward performance outcomes and results, and to share information in teamwork with agencies.(31)

A delayed, information-rich, results-oriented environment creates opportunities for managers and employees to be more effective, responsive, and accountable in serving the public. This environment also provides the opportunity for Congress to **access** much more immediate and factual feedback about the accomplishment of performance objectives it sets and to

take whatever actions it deems appropriate. The basic challenges to past practices--the information revolution, global competitiveness and the changes it has wrought in management approaches--face both the executive and legislative branches and each will be making adjustments to keep pace with the technology of the times.

PROGRESS TO DATE

Recommendations are easy; implementation is hard. But there has been progress. Some examples include the following:(32)

- * Eight of twenty-four major agency heads have piloted the signing of performance agreements with the president that reflect agreed-upon organizational priorities.
- * Seventy-one pilot projects to develop measures of program performance have been established under GPRA, with another round of pilots expected to be designated by the time this article appears.
- * The financial management community has established FinanceNet, an electronic workspace where documents can be readily **accessed**, exposure drafts commented upon, promising practices exchanged, and news about financial matters quickly distributed.
- * OMB is placing circulars and other official issuances on FedWorld for easy electronic accessibility.
- * One-third of agencies reported to NPR that they have restructured budget accounts to reduce overitemization and have identified direct operating costs.
- * OMB sent dollar guidance out earlier and is focusing the FY 196 budget process, in part, on interrelating performance measurement, streamlining, customer service standards, GPRA pilots, annual financial statements, and cross-cutting issues and analyses.
- * Congress passed both financial management and procurement reform legislation incorporating many of the NPR recommendations.

The financial management and budget system recommendations, if fully implemented, will help managers link mission, resources, and results to make government work better and cost less. They are part of a broader effort to modernize the management culture of the federal government, and they will take years to fully implement. They are not ends in themselves, but part of a continuing process of improvement. These recommendations represent but a few miles on a very long road. Change continues, and promising practices emerge. There is a lot more to do and there may be better ways to do it!

Perhaps the vice president puts the goal in proper perspective:

A government that puts people first puts its employees first too. It empowers its employees and frees them from mind numbing rules and regulations, delegates authority and responsibility, and provides them with a clear sense of mission. We have to move the power to make decisions down to the people who actually do the work. We have to empower them not only with authority, but also with flexibility...with the freedom to sometimes make mistakes...so long as we learn from those mistakes...with the information upon which to base good decisions and with the confidence to move forward in serving the customers well.

Vice President Al Gore, NPR Orientation, April 15, 1993

NOTES

1. Donald F. Kettl, Reinventing Government? Appraising The National Performance Review, Center for Public Management, The Brookings Institution, 1994, p. 30.
2. Vice President Al Gore, Creating a Government That Works Better and Costs Less, Washington: Government Printing Office, 1993. This report and all other reports of the National Performance Review are **accessible** over the Internet. For information and copies of National Performance Review reports, **send** a one line mail message to
with the following text: <**send**
npr catalog> or directly **access** the gopher at Americans
Communicating Electronically: .
3. Wildavsky, Aaron, Politics of the Budgetary Process, Boston: Little, Brown, and Company, 1964.
4. Michael Hammer and James Champy, Reengineering the Corporation, New York: Harper, 1993. See in particular Chapter 1, "The Crisis That Will Not Go Away," about customers, competition, and change.
5. See Gifford and Elizabeth Pinchot, The end of Bureaucracy and the rise of Intelligent Organization, San Francisco: Berrett-Kohler, 1993, for analysis and discussion of the need to incorporate the full capability of the workforce for maximum output.
6. For example. see Alvin and Heidi Toffler, "Catch the (Political) Wave," Wall Street Journal, Thursday, October 13, 1994, page A-16: "...What the U.S. and other countries are experiencing today is a Third Wave of change giving rise to information-centered economies and societies....Even as advanced corporations, driven by competition, are desperately trying to dismantle their bureaucracies and invent new Third Wave forms of management, government agencies, blocked by Second Wave civil service unions, have managed to stay largely unreformed, unre-engineered, unre-invented...."
7. Wall Street Journal, September 17, 1993. A USA TODAY/CNN/Gallup national telephone poll of 1,002 adults on September 10-12, 1993, gave efficient government the highest priority with 51 percent, vs. 43 percent for health care and 6 percent for other issues.
8. The Washington Post, November 16, 1994, p. A-23. In tracing answers to the question, "how much of the time do you trust the government in Washington to do what is right," the percentage of respondents answering just about always or most of the time fell from 76 percent in 1964 to 19 percent in 1993.
9. See NPR Accompanying Report: Transforming Organizational Structures, Washington: Government Printing Office, 1993 and a lecture by Vice President Al Gore, "The New Job of the Federal Executive," Marver H. Bernstein Symposium on Governmental reform at Georgetown University on March 29, 1994.
10. The NPR governmental systems reports are organized around these three themes. "Changing the internal structure" includes the reports on Creating Quality Leadership and Management, Streamlining Management Control, Transforming Organizational Structures, and Improving Customer Service. "Reinventing processes and systems" includes the reports on budgeting, financial management, human resource management, procurement, support services, information technology, and program design. "Restructuring the Federal Role" includes the reports on Strengthening the Partnership in Intergovernmental Service Delivery, Reinventing Environmental Management,

and Improving Regulatory Systems.

11. David Osborne and Ted Gaebler, *Reinventing Government*, Reading: Allison-Wesley. 1992.

12. Government Performance and Results Act of 1993. There is a bulletin board containing the legislation, OMB's implementing instructions, pilot projects, and more labeled under the libraries menu item on FedWorld, (703) 321-8020, or **accessible** through File **Transfer** Protocol to ftp.fedworld.gov.

13. For a discussion of some of the issues in applying performance measures in budgeting, see *Using Performance Measures in the Federal Budget Process*, Washington: The Congressional Budget Office, 1993.

14. The following NPR accompanying reports are relevant: *Improving Financial Management*; *Mission-Driven, Results-Oriented Budgeting*; *Reengineering Through Information Technology*; *Improving Customer Service*; *Transforming Organizational Structures*; *Creating Quality Leadership and Management*; *Reinventing Human Resource Management*; and *Streamlining Management Controls*; Washington: Government Printing Office, 1993. Most of these reports were actually issued in 1994.

15. *Reengineering through Information Technology*, *ibid.*

16. *Streamlining Management Controls*, *ibid.*

17. *Improving Financing Management*, *ibid.*

18. *Mission-Driven, Results-Oriented Budgeting*, *op. cit.*

19. For example, the agencies are formulating and submitting requests for FY1996 before FY1995 appropriations have been enacted and while four to eight months of actual FY1994 remain to be completed.

20. Vice President Al Gore, *From Red Tape to Results: Creating a Government That Works Better and Costs Less*, Washington: Government Printing Office, 1993, p. 15.

21. *Improving Financial Management*, Accompanying report of the National Performance Review, Washington: Government Printing Office, 1993, p. 2.

22. *Transforming Organizational Structures*, *op. cit.*

23. Recommendation SMC07, *Streamlining Management Control*, *op. cit.*

24. *Reinventing Federal Procurement*, Washington: Government Printing Office, 1994.

25. For a balanced description of both problems and opportunities, see Comptroller General of the United States, *The Federal Information Management Problem*, GAO-AIMD-94-115. 1994.

26. Jane Furth and Tim Carvell, "Managing in a Wired Company," *Fortune*, July 11, 1994, p. 44.

27. Barzelay, Michael, *Breaking Through Bureaucracy: A New Vision for Management in Government*, University of California Press: Oxford, 1992. p. 127.

28. *Ibid.*, p.132.

29. *Creating Quality Leadership and Management*, *Transforming Organizational Structure*, and *Streamlining Management Control* *op. cit.*

30. Recommendation QUAUL01, Creating Quality Leadership and Management, op. cit.

31. Office of Management and Budget, Office Memorandum No. 94-16, "Making OMB More Effective in Serving the Presidency: Changes in OMB as a Result of the OMB 2000 Review" dated March 1, 1994.

32. A full listing of examples is to be found in the National Performance Review, Status Report, Washington: Government Printing Office, 1994, Appendix C, pp. 110-111.

Brad Leonard, Joe Cook, and Jane McNeil have all worked at the National Performance Review. Brad Leonard is retired after thirty-five years of government service, mostly in budgeting. Joe Cook is Acting Director of the Office of the Secretary Budget Analysis Division, having served in HHS for twenty-five years. Jane McNeil is at the National Performance review, having worked in program management and budgeting at the Department of Agriculture and with the House Budget Committee over the past twenty-five years. Correspondence should be directed to Jane McNeil, National Performance Review, 750 17th St., NW, Box 101, Suite 200, Washington, DC 20006.

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Geographic Names: US

Descriptors: Public administration; Financial management; Reforms; Budgeting; Government spending

Classification Codes: 1120 (CN=Economic policy & planning); 3100 (CN=Capital & debt management); 9190 (CN=United States)

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S14     1174 S1 NOT S2
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	810	0	
S17	29		S9 NOT S2
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 File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 23
 (c) 2010 Gale/Cengage
 File 613:PR Newswire 1999-2010/Apr 25
 (c) 2010 PR Newswire Association Inc
 *File 613: File 613 now contains data from 5/99 forward.
 Archive data (1987-4/99) is available in File 813.
 File 634:San Jose Mercury Jun 1985-2010/Apr 23
 (c) 2010 San Jose Mercury News
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 *File 813: contains data from 1987-1999.
 For current data see File 613.

Set	Items	Description
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? b core1

```

25apr10 09:12:26 User233765 Session D195.3
$0.03      0.023 DialUnits File20
$0.03 Estimated cost File20
$0.14      0.023 DialUnits File624
$0.14 Estimated cost File624
$0.13      0.023 DialUnits File621
$0.13 Estimated cost File621
$0.13      0.023 DialUnits File636
$0.13 Estimated cost File636
$0.02      0.023 DialUnits File613
$0.02 Estimated cost File613
$0.02      0.023 DialUnits File634
$0.02 Estimated cost File634
$0.02      0.023 DialUnits File813
$0.02 Estimated cost File813
OneSearch, 7 files, 0.160 DialUnits FileOS
$0.18 INTERNET
$0.67 Estimated cost this search
$270.54 Estimated total session cost 45.343 DialUnits

```

SYSTEM:OS - DIALOG OneSearch
 File 9:Business & Industry(R) Jul/1994-2010/Apr 24
 (c) 2010 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2010/Apr 24
 (c) 2010 ProQuest Info&Learning
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2010/Apr 23
 (c) 2010 Gale/Cengage
 *File 148: CURRENT feature not working. See HELP NEWS148.
 File 275:Gale Group Computer DB(TM) 1983-2010/Mar 17
 (c) 2010 Gale/Cengage
 File 610:Business Wire 1999-2010/Apr 25
 (c) 2010 Business Wire.

*File 610: contains data from 3/99 forward.
 For archive data (1986-2/99) see File 810.
 File 810: Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 *File 810: contains data from 1986-1999.
 See File 610 for current data.

Set	Items	Description
---	-----	-----

? s ((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

Processing
 Processing
 Processing
 Processing
 Processing

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
    187987 REVIEW????
    401850 CONTRACT??
    113480 DOCUMENT???????
    55993 PARTICIPANT???
    70349 PARTIE?
    268417 TEAM????
    998026 GROUP????
      1233 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    135347 SEND????
    143725 TRANSFER?
    390376 ACCESS????
    27556 AUTHORIZE????
      114 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

15: ABI/Inform(R)_1971-2010/Apr 24
    825743 REVIEW????
    624932 CONTRACT??
    531094 DOCUMENT???????
    250254 PARTIE?
    303701 PARTICIPANT???
    663839 TEAM????
    1476680 GROUP????
      6454 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    296911 SEND????
    337984 TRANSFER?
    778334 ACCESS????
    91045 AUTHORIZE????
      1377 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR

```

TRANSFER?))

160: Gale Group PROMT(R)_1972-1989

```

26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
    92 REVIEW????(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    9497 SEND????
    36762 TRANSFER?
    45575 ACCESS????
    6808 AUTHORIZE????
        1 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

```

148: Gale Group Trade & Industry DB_1976-2010/Apr 23

Processing

```

1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
    8593 REVIEW????(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    542667 SEND????
    622301 TRANSFER?
    2314356 ACCESS????
    269383 AUTHORIZE????
        1149 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

```

275: Gale Group Computer DB(TM)_1983-2010/Mar 17

```

221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
    1014 REVIEW????(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    121079 SEND????
    117368 TRANSFER?
    454578 ACCESS????
    20185 AUTHORIZE????
        248 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

```

610: Business Wire_1999-2010/Apr 25

```

232720 REVIEW???
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
1377 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
75721 SEND????
105492 TRANSFER?
639524 ACCESS???
82431 AUTHORIZE????
87 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

```

810: Business Wire_1986-1999/Feb 28

```

58426 REVIEW???
100477 CONTRACT??
52223 DOCUMENT???????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
148400 ACCESS???
35653 AUTHORIZE????
32 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

```

TOTAL: FILES 9,15,160 and ...

```

3365776 REVIEW???
3840180 CONTRACT??
1990436 DOCUMENT???????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
19171 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
4771143 ACCESS???
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
S1 3008 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

```


? s pd>20000609

Processing
Processing
Processing
Processing
Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24
2474282 PD>20000609

15: ABI/Inform(R)_1971-2010/Apr 24
3600966 PD>20000609

160: Gale Group PROMT(R)_1972-1989
0 PD>20000609

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
12633510 PD>20000609

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
1252441 PD>20000609

610: Business Wire_1999-2010/Apr 25
1992353 PD>20000609

810: Business Wire_1986-1999/Feb 28
1 PD>20000609

TOTAL: FILES 9,15,160 and ...
S221953553 PD>20000609

? s (((review???? (15n)(contract?? or document???????)) (15n) (team???? or
group???? or participant???? or partie?)) and (access???? or
authorize????) and (send???? or transfer?))) and encrypt???????

Processing
Processing
Processing
Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT???????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT??????? (15N) (((TEAM???? OR GROUP????) OR

```

PARTICIPANT????) OR PARTIE?)
16571 ENCRYPT???????
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
9 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
31820 ENCRYPT???????
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
55 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

160: Gale Group PROMT(R)_1972-1989
26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1224 ENCRYPT???????
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????

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8593 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)(((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
91240 ENCRYPT???????
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
76 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)(((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
37427 ENCRYPT???????
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
40 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

610: Business Wire_1999-2010/Apr 25
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
1377 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)(((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
22564 ENCRYPT???????
75721 SEND????
105492 TRANSFER?
639524 ACCESS????
82431 AUTHORIZE????
6 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND ENCRYPT???????

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????

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```

247576 GROUP????
  408 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
  6160 ENCRYPT???????
  25493 SEND????
  43442 TRANSFER?
  148400 ACCESS????
  35653 AUTHORIZE????
    5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND ENCRYPT???????
TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
  19171 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
  4771143 ACCESS????
  533061 AUTHORIZE????
  1206715 SEND????
  1407074 TRANSFER?
  207006 ENCRYPT???????
S3    191 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND ENCRYPT???????

```

? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and forum

Processing
Processing
Processing
Processing
Processing

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
  1233 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
  28949 FORUM
  135347 SEND????

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143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
6 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND FORUM

15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT????????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
111314 FORUM
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
213 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND FORUM

160: Gale Group PROMT(R)_1972-1989
26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT????????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
1419 FORUM
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND FORUM

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT????????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)

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257070 FORUM
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
    150 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    221926 REVIEW????
    207698 CONTRACT??
    161337 DOCUMENT????????
    30124 PARTIE?
    26291 PARTICIPANT????
    152784 TEAM????
    387538 GROUP????
    1014 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    40267 FORUM
    121079 SEND????
    117368 TRANSFER?
    454578 ACCESS????
    20185 AUTHORIZE????
    25 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

610: Business Wire_1999-2010/Apr 25
    232720 REVIEW????
    269732 CONTRACT??
    216647 DOCUMENT????????
    112897 PARTIE?
    102889 PARTICIPANT????
    390621 TEAM????
    885539 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    55594 FORUM
    75721 SEND????
    105492 TRANSFER?
    639524 ACCESS????
    82431 AUTHORIZE????
    3 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

810: Business Wire_1986-1999/Feb 28
    58426 REVIEW????
    100477 CONTRACT??
    52223 DOCUMENT????????
    21576 PARTIE?
    21842 PARTICIPANT????
    101411 TEAM????
    247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR

```

```

PARTICIPANT????) OR PARTIE?)
16640 FORUM
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
      2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
      19171 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
4771143 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
511253 FORUM
S4      399 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND FORUM

```

? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (alert???? or trigger????)

Processing
Processing
Processing
Processing
Processing

```

9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
      1233 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
29304 ALERT????
32743 TRIGGER????
135347 SEND????

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143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
18 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (ALERT???? OR TRIGGER????)

15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT????????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
86525 ALERT????
111517 TRIGGER????
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
365 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (ALERT???? OR TRIGGER????)

160: Gale Group PROMT(R)_1972-1989
26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT????????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
2629 ALERT????
4235 TRIGGER????
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (ALERT???? OR TRIGGER????)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT????????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N) (CONTRACT?? OR

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Save-2010-04-25_084947

```

DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
269351 ALERT????
139799 TRIGGER????
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
215 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
32332 ALERT????
19135 TRIGGER????
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
57 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

610: Business Wire_1999-2010/Apr 25
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
1377 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
55804 ALERT????
17020 TRIGGER????
75721 SEND????
105492 TRANSFER?
639524 ACCESS????
82431 AUTHORIZE????
7 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?

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21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
    9641 ALERT????
    4249 TRIGGER????
    25493 SEND????
    43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
    1 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
    4771143 ACCESS????
    533061 AUTHORIZE????
    1206715 SEND????
    1407074 TRANSFER?
    485586 ALERT????
    328698 TRIGGER????
S5    663 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (finan??????? (25n) advisor?)

Processing
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9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????

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55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1076179 FINAN???????
70835 ADVISOR?
16566 FINAN??????? (25N) ADVISOR?
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT????????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1519459 FINAN???????
217372 ADVISOR?
44552 FINAN??????? (25N) ADVISOR?
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

160: Gale Group PROMT(R)_1972-1989
26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT????????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
174877 FINAN???????
5690 ADVISOR?
735 FINAN??????? (25N) ADVISOR?
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))

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AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND (FINAN?????? (25N) ADVISOR?)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing

1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
8593 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
6580476 FINAN??????
751709 ADVISOR?
170762 FINAN???????(25N) ADVISOR?
542667 SEND????
622301 TRANSFER?
2314356 ACCESS????
269383 AUTHORIZE????
50 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND (FINAN?????? (25N) ADVISOR?)

275: Gale Group Computer DB(TM)_1983-2010/Mar 17

221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
283934 FINAN??????
30328 ADVISOR?
3606 FINAN???????(25N) ADVISOR?
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
3 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND (FINAN?????? (25N) ADVISOR?)

610: Business Wire_1999-2010/Apr 25

232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
1377 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1241500 FINAN??????

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188848 ADVISOR?
52425 FINAN??????(25N)ADVISOR?
75721 SEND????
105492 TRANSFER?
639524 ACCESS????
82431 AUTHORIZE????
      3 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN?????? (25N) ADVISOR?)

810: Business Wire_1986-1999/Feb 28
      58426 REVIEW????
      100477 CONTRACT??
      52223 DOCUMENT????????
      21576 PARTIE?
      21842 PARTICIPANT????
      101411 TEAM????
      247576 GROUP????
      408 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
      339384 FINAN??????
      102045 ADVISOR?
      15926 FINAN??????(25N)ADVISOR?
      25493 SEND????
      43442 TRANSFER?
      148400 ACCESS????
      35653 AUTHORIZE????
      3      (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN?????? (25N) ADVISOR?)

TOTAL: FILES 9,15,160 and ...
      3365776 REVIEW????
      3840180 CONTRACT??
      1990436 DOCUMENT????????
      3155585 TEAM????
      7720117 GROUP????
      925057 PARTICIPANT????
      1757937 PARTIE?
      19171 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
      4771143 ACCESS????
      533061 AUTHORIZE????
      1206715 SEND????
      1407074 TRANSFER?
      11215809 FINAN??????
      1366827 ADVISOR?
      304572 FINAN??????(25N)ADVISOR?
S6      105 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINAN?????? (25N) ADVISOR?)

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (finance???????? or

credit?)

Processing
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9: Business & Industry(R)_Jul/1994-2010/Apr 24

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187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT???????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
0 608,625,268,626,267???????
307568 CREDIT?
18 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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15: ABI/Inform(R)_1971-2010/Apr 24

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825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
0 608,625,268,626,267???????
880452 CREDIT?
492 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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160: Gale Group PROMT(R)_1972-1989

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26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????
4668 PARTICIPANT????
5559 PARTIE?

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16584 TEAM????
162687 GROUP????
    92 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    9497 SEND????
    36762 TRANSFER?
    45575 ACCESS????
    6808 AUTHORIZE????
    0 608,625,268,626,267???????
    40038 CREDIT?
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT????????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
    8593 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    542667 SEND????
    622301 TRANSFER?
    0 608,625,268,626,267???????
    1387388 CREDIT?
    2314356 ACCESS????
    269383 AUTHORIZE????
    354 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT????????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
    1014 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    0 608,625,268,626,267???????
    73446 CREDIT?
    121079 SEND????
    117368 TRANSFER?
    454578 ACCESS????
    20185 AUTHORIZE????
    31 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

610: Business Wire_1999-2010/Apr 25

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232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    75721 SEND????
105492 TRANSFER?
    0 608,625,268,626,267???????
290650 CREDIT?
639524 ACCESS????
    82431 AUTHORIZE????
        11 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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810: Business Wire_1986-1999/Feb 28

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58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT???????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    25493 SEND????
43442 TRANSFER?
    0 608,625,268,626,267???????
86605 CREDIT?
148400 ACCESS????
35653 AUTHORIZE????
    11 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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TOTAL: FILES 9,15,160 and ...

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3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT???????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
4771143 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
    0 608,625,268,626,267???????
3066147 CREDIT?
S7    917 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))

```


AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND (608,625,268,626,267????? OR CREDIT?)

? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or
group???? or participant???? or partie?)) and (access???? or
authorize????) and (send???? or transfer?))) and plan

Processing
Processing
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Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24

187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT??????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) ((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
135347 SEND????
143725 TRANSFER?
355895 PLAN
390376 ACCESS????
27556 AUTHORIZE????
51 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND PLAN

15: ABI/Inform(R)_1971-2010/Apr 24

825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT??????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) ((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
782937 PLAN
836 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)) AND PLAN

160: Gale Group PROMT(R)_1972-1989

26803 REVIEW????
158137 CONTRACT??

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37301 DOCUMENT???????
4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
    92 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE???
70411 PLAN
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND PLAN

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148: Gale Group Trade & Industry DB_1976-2010/Apr 23

Processing

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1812171 REVIEW????
2077354 CONTRACT??
878354 DOCUMENT???????
409673 PARTICIPANT????
1267178 PARTIE?
1561929 TEAM????
3562071 GROUP????
    8593 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    542667 SEND????
622301 TRANSFER?
1588897 PLAN
2314356 ACCESS????
269383 AUTHORIZE???
    558 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND PLAN

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275: Gale Group Computer DB(TM)_1983-2010/Mar 17

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221926 REVIEW????
207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
    1014 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
133373 PLAN
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
    75 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND PLAN

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610: Business Wire_1999-2010/Apr 25

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232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
    75721 SEND????
105492 TRANSFER?
260274 PLAN
639524 ACCESS????
82431 AUTHORIZE????
    19 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

810: Business Wire_1986-1999/Feb 28
    58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT???????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
    25493 SEND????
43442 TRANSFER?
88296 PLAN
148400 ACCESS????
35653 AUTHORIZE????
    5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT???????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
4771143 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
3280083 PLAN
S8    1544 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

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? s (((review???? (15n)(contract?? or document???????)) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (financial (5n) plan)

Processing
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Processing

9: Business & Industry(R)_Jul/1994-2010/Apr 24

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187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT???????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
902654 FINANCIAL
355895 PLAN
5344 FINANCIAL (5N) PLAN
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR Group???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINANCIAL (5N) PLAN)
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15: ABI/Inform(R)_1971-2010/Apr 24

```
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT???????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1190560 FINANCIAL
782937 PLAN
19848 FINANCIAL (5N) PLAN
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR Group???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINANCIAL (5N) PLAN)
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160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW???
    158137 CONTRACT??
    37301 DOCUMENT???????
    4668 PARTICIPANT????
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    130527 FINANCIAL
    70411 PLAN
    798 FINANCIAL(5N) PLAN
    9497 SEND????
    36762 TRANSFER?
    45575 ACCESS????
    6808 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (FINANCIAL (5N) PLAN)

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148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing

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    1812171 REVIEW????
    2077354 CONTRACT??
    878354 DOCUMENT???????
    409673 PARTICIPANT????
    1267178 PARTIE?
    1561929 TEAM????
    3562071 GROUP????
        8593 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    3667670 FINANCIAL
    1588897 PLAN
    33735 FINANCIAL(5N) PLAN
    542667 SEND????
    622301 TRANSFER?
    2314356 ACCESS????
    269383 AUTHORIZE????
        39 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (FINANCIAL (5N) PLAN)

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275: Gale Group Computer DB(TM)_1983-2010/Mar 17

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    221926 REVIEW????
    207698 CONTRACT??
    161337 DOCUMENT???????
    30124 PARTIE?
    26291 PARTICIPANT????
    152784 TEAM????
    387538 GROUP????
        1014 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    227667 FINANCIAL
    133373 PLAN
    1260 FINANCIAL(5N) PLAN
    121079 SEND????

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117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
    2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

610: Business Wire_1999-2010/Apr 25
    232720 REVIEW???
    269732 CONTRACT??
    216647 DOCUMENT???????
    112897 PARTIE?
    102889 PARTICIPANT????
    390621 TEAM????
    885539 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
1143121 FINANCIAL
260274 PLAN
    7432 FINANCIAL (5N) PLAN
    75721 SEND????
105492 TRANSFER?
639524 ACCESS????
82431 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

810: Business Wire_1986-1999/Feb 28
    58426 REVIEW???
    100477 CONTRACT??
    52223 DOCUMENT????????
    21576 PARTIE?
    21842 PARTICIPANT????
    101411 TEAM????
    247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
287407 FINANCIAL
88296 PLAN
    2047 FINANCIAL (5N) PLAN
    25493 SEND????
    43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW???
3840180 CONTRACT??
1990436 DOCUMENT????????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?

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19171 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
4771143 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
7549606 FINANCIAL
3280083 PLAN
70464 FINANCIAL(5N) PLAN
S9 82 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINANCIAL (5N) PLAN)

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and calendar

Processing
Processing
Processing
Processing
Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
187987 REVIEW???
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM????
998026 GROUP????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
21006 CALENDAR
135347 SEND????
143725 TRANSFER?
390376 ACCESS????
27556 AUTHORIZE????
8 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND CALENDAR

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15: ABI/Inform(R)_1971-2010/Apr 24
825743 REVIEW???
624932 CONTRACT??
531094 DOCUMENT????????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM????
1476680 GROUP????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
101995 CALENDAR

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296911 SEND????
337984 TRANSFER?
778334 ACCESS???
91045 AUTHORIZE????
    123 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND CALENDAR

160: Gale Group PROMT(R)_1972-1989
    26803 REVIEW????
    158137 CONTRACT??
    37301 DOCUMENT???????
    4668 PARTICIPANT????
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
        2616 CALENDAR
        9497 SEND????
        36762 TRANSFER?
        45575 ACCESS???
        6808 AUTHORIZE????
            0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))) AND CALENDAR

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
    1812171 REVIEW????
    2077354 CONTRACT??
    878354 DOCUMENT???????
    409673 PARTICIPANT????
    1267178 PARTIE?
    1561929 TEAM????
    3562071 GROUP????
        8593 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
        192542 CALENDAR
        542667 SEND????
        622301 TRANSFER?
        2314356 ACCESS???
        269383 AUTHORIZE????
            116 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))) AND CALENDAR

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    221926 REVIEW????
    207698 CONTRACT??
    161337 DOCUMENT???????
    30124 PARTIE?
    26291 PARTICIPANT????
    152784 TEAM????
    387538 GROUP????
        1014 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR

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PARTICIPANT????) OR PARTIE?)
24628 CALENDAR
121079 SEND????
117368 TRANSFER?
454578 ACCESS????
20185 AUTHORIZE????
    41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND CALENDAR

610: Business Wire_1999-2010/Apr 25
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT????????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
    1377 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
39080 CALENDAR
75721 SEND????
105492 TRANSFER?
639524 ACCESS????
82431 AUTHORIZE????
    2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND CALENDAR

810: Business Wire_1986-1999/Feb 28
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
    408 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
12459 CALENDAR
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
    2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND CALENDAR

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW????
3840180 CONTRACT??
1990436 DOCUMENT????????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
    19171 REVIEW????(15N) (CONTRACT?? OR

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DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)
4771143 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
394326 CALENDAR
S10 292 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
TRANSFER?))) AND CALENDAR

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? s (((review???? (15n)(contract?? or document????????) (15n) (team????? or group????? or participant????? or partie?)) and (access????? or authorize?????) and (send????? or transfer?))) and (revious (5n) update)

Processing
Processing
Processing
Processing
Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
2 REVIOUS
50136 UPDATE
0 REVIOUS (5N) UPDATE
187987 REVIEW????
401850 CONTRACT??
113480 DOCUMENT????????
55993 PARTICIPANT????
70349 PARTIE?
268417 TEAM?????
998026 GROUP?????
1233 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)
135347 SEND????
143725 TRANSFER?
390376 ACCESS?????
27556 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

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15: ABI/Inform(R)_1971-2010/Apr 24
8 REVIOUS
229058 UPDATE
0 REVIOUS (5N) UPDATE
825743 REVIEW????
624932 CONTRACT??
531094 DOCUMENT????????
250254 PARTIE?
303701 PARTICIPANT????
663839 TEAM?????
1476680 GROUP?????
6454 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR

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PARTICIPANT????) OR PARTIE?)
296911 SEND????
337984 TRANSFER?
778334 ACCESS????
91045 AUTHORIZE????
    0 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (REVIUOS (5N) UPDATE)

160: Gale Group PROMT(R)_1972-1989
    4 REVIUOS
    7647 UPDATE
    0 REVIUOS (5N) UPDATE
    26803 REVIEW????
    158137 CONTRACT??
    37301 DOCUMENT????????
    4668 PARTICIPANT????
    5559 PARTIE?
    16584 TEAM????
    162687 GROUP????
        92 REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
        9497 SEND????
        36762 TRANSFER?
        45575 ACCESS????
        6808 AUTHORIZE????
            0 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))) AND (REVIUOS (5N) UPDATE)

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
Processing
    22 REVIUOS
    841388 UPDATE
    0 REVIUOS (5N) UPDATE
    1812171 REVIEW????
    2077354 CONTRACT??
    878354 DOCUMENT????????
    409673 PARTICIPANT????
    1267178 PARTIE?
    1561929 TEAM????
    3562071 GROUP????
        8593 REVIEW????(15N)(CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
        542667 SEND????
        622301 TRANSFER?
        2314356 ACCESS????
        269383 AUTHORIZE????
            0 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))) AND (REVIUOS (5N) UPDATE)

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    1 REVIUOS
    75887 UPDATE
    0 REVIUOS (5N) UPDATE
    221926 REVIEW????

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207698 CONTRACT??
161337 DOCUMENT???????
30124 PARTIE?
26291 PARTICIPANT????
152784 TEAM????
387538 GROUP????
1014 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
121079 SEND????
117368 TRANSFER?
454578 ACCESS???
20185 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND??? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

610: Business Wire_1999-2010/Apr 25
1 REVIOUS
330578 UPDATE
0 REVIOUS (5N) UPDATE
232720 REVIEW????
269732 CONTRACT??
216647 DOCUMENT???????
112897 PARTIE?
102889 PARTICIPANT????
390621 TEAM????
885539 GROUP????
1377 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
75721 SEND????
105492 TRANSFER?
639524 ACCESS???
82431 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND??? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

810: Business Wire_1986-1999/Feb 28
0 REVIOUS
22870 UPDATE
0 REVIOUS (5N) UPDATE
58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
148400 ACCESS???
35653 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND??? OR

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TRANSFER?))) AND (REVIUOUS (5N) UPDATE)

TOTAL: FILES 9,15,160 and ...
3365776 REVIEW?????
3840180 CONTRACT??
1990436 DOCUMENT???????
3155585 TEAM????
7720117 GROUP????
925057 PARTICIPANT????
1757937 PARTIE?
19171 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
4771143 ACCESS????
533061 AUTHORIZE????
1206715 SEND????
1407074 TRANSFER?
38 REVIUOUS
1557564 UPDATE
0 REVIUOUS (5N) UPDATE
S11 0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (REVIUOUS (5N) UPDATE)

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? s au=robb, paul

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
>>>Prefix "AU" is undefined
0 AU=ROBB, PAUL

15: ABI/Inform(R)_1971-2010/Apr 24
0 AU=ROBB, PAUL

160: Gale Group PROMT(R)_1972-1989
0 AU=ROBB, PAUL

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
0 AU=ROBB, PAUL

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
0 AU=ROBB, PAUL

610: Business Wire_1999-2010/Apr 25
0 AU=ROBB, PAUL

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
0 AU=ROBB, PAUL

TOTAL: FILES 9,15,160 and ...
S12 0 AU=ROBB, PAUL

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? s au=robb, p?

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9: Business & Industry(R)_Jul/1994-2010/Apr 24

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>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

15: ABI/Inform(R)_1971-2010/Apr 24
      0 AU=ROBB, P?

160: Gale Group PROMT(R)_1972-1989
      0 AU=ROBB, P?

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
      78 AU=ROBB, P?

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
      0 AU=ROBB, P?

610: Business Wire_1999-2010/Apr 25
      0 AU=ROBB, P?

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is Undefined
      0 AU=ROBB, P?

TOTAL: FILES 9,15,160 and ...
      S13      78 AU=ROBB, P?
```

? s s1 not s2

Processing

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9: Business & Industry(R)_Jul/1994-2010/Apr 24
    114 S1
    2474282 S2
    24 S1 NOT S2

15: ABI/Inform(R)_1971-2010/Apr 24
    1377 S1
    3600966 S2
    494 S1 NOT S2

160: Gale Group PROMT(R)_1972-1989
      1 S1
      0 S2
      1 S1 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
    1149 S1
    12633510 S2
    438 S1 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
    248 S1
    1252441 S2
    175 S1 NOT S2

610: Business Wire_1999-2010/Apr 25
    87 S1
    1992353 S2
    10 S1 NOT S2
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810: Business Wire_1986-1999/Feb 28
 32 S1
 1 S2
 32 S1 NOT S2

TOTAL: FILES 9,15,160 and ...
 3008 S1
 21953553 S2
 S14 1174 S1 NOT S2

? rd

S15 1052 RD (unique items)

? s s9 not s2

9: Business & Industry(R)_Jul/1994-2010/Apr 24
 0 S9
 2474282 S2
 0 S9 NOT S2

15: ABI/Inform(R)_1971-2010/Apr 24
 41 S9
 3600966 S2
 17 S9 NOT S2

160: Gale Group PROMT(R)_1972-1989
 0 S9
 0 S2
 0 S9 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Apr 23
 39 S9
 12633510 S2
 10 S9 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Mar 17
 2 S9
 1252441 S2
 2 S9 NOT S2

610: Business Wire_1999-2010/Apr 25
 0 S9
 1992353 S2
 0 S9 NOT S2

810: Business Wire_1986-1999/Feb 28
 0 S9
 1 S2
 0 S9 NOT S2

TOTAL: FILES 9,15,160 and ...
 82 S9
 21953553 S2
 S16 29 S9 NOT S2

? rd

S17 27 RD (unique items)

? ds

Set	File	Items	Description
	9	114	
	15	1377	
	160	1	
	148	1149	
	275	248	
	610	87	
	810	32	
S1	3008		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	9	2474282	
	15	3600966	
	160	0	
	148	12633510	
	275	1252441	
	610	1992353	
	810	1	
S2	21953553		PD>20000609
	9	9	
	15	55	
	160	0	
	148	76	
	275	40	
	610	6	
	810	5	
S3	191		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND ENCRYPT???????
	9	6	
	15	213	
	160	0	
	148	150	
	275	25	
	610	3	
	810	2	
S4	399		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND FORUM
	9	18	
	15	365	
	160	0	
	148	215	
	275	57	
	610	7	
	810	1	
S5	663		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-

		RANSFER?)) AND (ALERT???? OR TRIGGER????)
	9	5
	15	41
	160	0
	148	50
	275	3
	610	3
	810	3
S6		105 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?)) AND (FINAN?????? (25N) ADVISOR?)
	9	18
	15	492
	160	0
	148	354
	275	31
	610	11
	810	11
S7		917 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?)) AND (608,625,268,626,267????? OR CREDIT?)
	9	51
	15	836
	160	0
	148	558
	275	75
	610	19
	810	5
S8		1544 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?)) AND PLAN
	9	0
	15	41
	160	0
	148	39
	275	2
	610	0
	810	0
S9		82 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?)) AND (FINANCIAL (5N) PLAN)
	9	8
	15	123
	160	0
	148	116
	275	41
	610	2
	810	2
S10		292 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (-
		15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
		?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
		RANSFER?)) AND CALENDAR
	9	0
	15	0
	160	0
	148	0
	275	0
	610	0

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	810	0	
S11	0	0	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (-
			15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
			?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
			RANSFER?))) AND (REVIUOUS (5N) UPDATE)
	9	0	
	15	0	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
S12	0	0	AU=ROBB, PAUL
	9	0	
	15	0	
	160	0	
	148	78	
	275	0	
	610	0	
	810	0	
S13	78	0	AU=ROBB, P?
	9	24	
	15	494	
	160	1	
	148	438	
	275	175	
	610	10	
	810	32	
S14	1174	0	S1 NOT S2
	9	23	
	15	489	
	160	1	
	148	398	
	275	120	
	610	3	
	810	18	
S15	1052	0	RD (unique items)
	9	0	
	15	17	
	160	0	
	148	10	
	275	2	
	610	0	
	810	0	
S16	29	0	S9 NOT S2
	9	0	
	15	17	
	160	0	
	148	8	
	275	2	
	610	0	
	810	0	
S17	27	0	RD (unique items)

? b finance

25april0 09:26:56 User233765 Session D195.4
 \$19.29 3.292 DialUnits File9
 \$19.29 Estimated cost File9

\$53.67	9.159	DialUnits	File15
\$53.67	Estimated cost	File15	
\$2.85	0.487	DialUnits	File160
\$2.85	Estimated cost	File160	
\$121.84	20.792	DialUnits	File148
\$121.84	Estimated cost	File148	
\$13.90	2.371	DialUnits	File275
\$13.90	Estimated cost	File275	
\$4.23	3.880	DialUnits	File610
\$4.23	Estimated cost	File610	
\$1.03	0.942	DialUnits	File810
\$1.03	Estimated cost	File810	
	OneSearch, 7 files, 40.923	DialUnits	FileOS
\$4.02	INTERNET		
\$220.83	Estimated cost this search		
\$491.37	Estimated total session cost	86.266	DialUnits

SYSTEM:OS - DIALOG OneSearch
 File 608:MCT Information Svc. 1992-2010/Apr 25
 (c) 2010 MCT Information Svc.
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 *File 625: This file no longer updates.
 Use Newsroom for current records.
 File 268:Banking Info Source 1981-2010/Apr W3
 (c) 2010 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 *File 626: This file no longer updates.
 Use NewsRoom for current records.
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 *File 267: no longer updates. Please see
 File 268 or NewsRoom for current content.

Set	Items	Description
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? b core2

25apr10 09:27:14	User233765	Session	D195.5
\$0.03	0.029	DialUnits	File608
\$0.03	Estimated cost	File608	
\$0.20	0.029	DialUnits	File625
\$0.20	Estimated cost	File625	
\$0.17	0.029	DialUnits	File268
\$0.17	Estimated cost	File268	
\$0.14	0.029	DialUnits	File626
\$0.14	Estimated cost	File626	
\$0.18	0.029	DialUnits	File267
\$0.18	Estimated cost	File267	
	OneSearch, 5 files, 0.145	DialUnits	FileOS
\$0.08	INTERNET		
\$0.80	Estimated cost this search		
\$492.17	Estimated total session cost	86.411	DialUnits

SYSTEM:OS - DIALOG OneSearch
 File 20:Dialog Global Reporter 1997-2010/Apr 25
 (c) 2010 Dialog

File 624:McGraw-Hill Publications 1985-2010/Apr 24
(c) 2010 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 08
(c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 23
(c) 2010 Gale/Cengage
File 613:PR Newswire 1999-2010/Apr 25
(c) 2010 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
File 634:San Jose Mercury Jun 1985-2010/Apr 23
(c) 2010 San Jose Mercury News
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
*File 813: contains data from 1987-1999.
For current data see File 613.

Set	Items	Description
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? s ((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

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20: Dialog Global Reporter_1997-2010/Apr 25

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3488346	REVIEW????
6198089	CONTRACT??
2964391	DOCUMENT???????
1144320	PARTICIPANT????
3994804	PARTIE?
8760963	TEAM????
12994297	GROUP????
13861	REVIEW????(15N) (CONTRACT?? OR DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR PARTICIPANT????) OR PARTIE?)
2392421	SEND????
2003885	TRANSFER?
4489313	ACCESS????
451299	AUTHORIZE????
791	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR

TRANSFER?))

624: McGraw-Hill Publications_1985-2010/Apr 24

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133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT???????
87198 TEAM????
45617 PARTICIPANT???
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????
76 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08

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433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT???????
215492 PARTIE?
194675 PARTICIPANT???
751911 TEAM????
1298385 GROUP????
2780 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
159989 SEND????
210425 TRANSFER?
1219434 ACCESS????
162458 AUTHORIZE????
196 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23

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423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT???????
109256 PARTICIPANT???
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
2854 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
177969 SEND????
227541 TRANSFER?
735728 ACCESS????
68602 AUTHORIZE????
249 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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613: PR Newswire_1999-2010/Apr 25
    291246 REVIEW???
    381517 CONTRACT??
    267035 DOCUMENT???????
    156749 PARTIE?
    150950 PARTICIPANT???
    520366 TEAM????
    1155751 GROUP????
        1952 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    109614 SEND????
    120091 TRANSFER?
    775152 ACCESS????
    104805 AUTHORIZE????
        181 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

634: San Jose Mercury_ Jun 1985-2010/Apr 23
    59161 REVIEW???
    69901 CONTRACT??
    34714 DOCUMENT???????
    12502 PARTICIPANT???
    20480 PARTIE?
    181177 GROUP????
    172390 TEAM????
        157 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    37197 ACCESS????
    9605 AUTHORIZE????
    56423 SEND????
    23096 TRANSFER?
        3 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW???
    129833 CONTRACT??
    55683 DOCUMENT???????
    32525 PARTIE?
    39727 PARTICIPANT???
    123098 TEAM????
    309113 GROUP????
        515 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    35216 SEND????
    47535 TRANSFER?
    149724 ACCESS????
    38038 AUTHORIZE????
        19 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW???

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8353588 CONTRACT??
4098812 DOCUMENT????????
10793733 TEAM???
17410290 GROUP????
1697047 PARTICIPANT???
5531694 PARTIE?
      23970 REVIEW????(15H)(CONTRACT?? OR
DOCUMENT????????)(15H)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
7503410 ACCESS???
865980 AUTHORIZE???
2973782 SEND???
2692326 TRANSFER?
S1 1515 ((REVIEW????(15H)(CONTRACT?? OR DOCUMENT????????)(15H)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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? s pd>20000609

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20: Dialog Global Reporter_1997-2010/Apr 25  
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624: McGraw-Hill Publications_1985-2010/Apr 24
964330 PD>20000609

621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08
3503929 PD>20000609

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
2776217 PD>20000609

613: PR Newswire_1999-2010/Apr 25
2797648 PD>20000609

634: San Jose Mercury_ Jun 1985-2010/Apr 23
304227 PD>20000609

813: PR Newswire_1987-1999/Apr 30
224 PD>20000609

TOTAL: FILES 20,624,621 and ...
S263832003 PD>20000609

? s (((review???? (15n)(contract?? or document???????)) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and encrypt??????

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20: Dialog Global Reporter_1997-2010/Apr 25

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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT???????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????)(15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
91586 ENCRYPT???????
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????


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35  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))) AND ENCRYPT????????

624: McGraw-Hill Publications_1985-2010/Apr 24
133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT????????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
1024 ENCRYPT????????
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????
1  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))) AND ENCRYPT????????

621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT????????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
2780 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
42295 ENCRYPT????????
159989 SEND????
210425 TRANSFER?
1219434 ACCESS????
162458 AUTHORIZE????
10  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))) AND ENCRYPT????????

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT????????
109256 PARTICIPANT????
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
2854 REVIEW????(15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
27708 ENCRYPT????????
177969 SEND????
227541 TRANSFER?
735728 ACCESS????

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68602 AUTHORIZE????
22 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND ENCRYPT????????

613: PR Newswire_1999-2010/Apr 25
291246 REVIEW????
381517 CONTRACT??
267035 DOCUMENT????????
156749 PARTIE?
150950 PARTICIPANT????
520366 TEAM????
1155751 GROUP????
1952 REVIEW???? (15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
22877 ENCRYPT????????
109614 SEND????
120091 TRANSFER?
775152 ACCESS????
104805 AUTHORIZE????
4 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND ENCRYPT????????

634: San Jose Mercury_ Jun 1985-2010/Apr 23
59161 REVIEW????
69901 CONTRACT??
34714 DOCUMENT????????
12502 PARTICIPANT????
20480 PARTIE?
181177 GROUP????
172390 TEAM????
157 REVIEW???? (15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
856 ENCRYPT????????
37197 ACCESS????
9605 AUTHORIZE????
56423 SEND????
23096 TRANSFER?
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND ENCRYPT????????

813: PR Newswire_1987-1999/Apr 30
82456 REVIEW????
129833 CONTRACT??
55683 DOCUMENT????????
32525 PARTIE?
39727 PARTICIPANT????
123098 TEAM????
309113 GROUP????
515 REVIEW???? (15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
4875 ENCRYPT????????
35216 SEND????
47535 TRANSFER?

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149724 ACCESS????
38038 AUTHORIZE????
4 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND ENCRYPT???????

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT??????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT????
5531694 PARTIE?
23970 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
191221 ENCRYPT???????
S3 76 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND ENCRYPT???????

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? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and forum

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20: Dialog Global Reporter_1997-2010/Apr 25

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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT??????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR

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PARTICIPANT????) OR PARTIE?)
888170 FORUM
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
61 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND FORUM

624: McGraw-Hill Publications_1985-2010/Apr 24
133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT????????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
15955 FORUM
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????
2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND FORUM

621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT????????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
2780 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
98259 FORUM
159989 SEND????
210425 TRANSFER?
1219434 ACCESS????
162458 AUTHORIZE????
11 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND FORUM

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT????????
109256 PARTICIPANT????
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
2854 REVIEW????(15N) (CONTRACT?? OR

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DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)

167702 FORUM
177969 SEND????
227541 TRANSFER?
735728 ACCESS????
68602 AUTHORIZE????
42 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
TRANSFER?))) AND FORUM

613: PR Newswire_1999-2010/Apr 25
291246 REVIEW????
381517 CONTRACT??
267035 DOCUMENT????????
156749 PARTIE?
150950 PARTICIPANT????
520366 TEAM????
1155751 GROUP????
1952 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)

70943 FORUM
109614 SEND????
120091 TRANSFER?
775152 ACCESS????
104805 AUTHORIZE????
5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
TRANSFER?))) AND FORUM

634: San Jose Mercury_ Jun 1985-2010/Apr 23
59161 REVIEW????
69901 CONTRACT??
34714 DOCUMENT????????
12502 PARTICIPANT????
20480 PARTIE?
181177 GROUP?????
172390 TEAM????
157 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
PARTICIPANT?????) OR PARTIE?)

9394 FORUM
37197 ACCESS????
9605 AUTHORIZE????
56423 SEND????
23096 TRANSFER?
1 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
TRANSFER?))) AND FORUM

813: PR Newswire_1987-1999/Apr 30
82456 REVIEW????
129833 CONTRACT??
55683 DOCUMENT????????
32525 PARTIE?
39727 PARTICIPANT????
123098 TEAM????
309113 GROUP????

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515 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
23644 FORUM
35216 SEND????
47535 TRANSFER?
149724 ACCESS????
38038 AUTHORIZE????
1 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND FORUM

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT????????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT????
5531694 PARTIE?
23970 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
1274067 FORUM
s4 123 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND FORUM

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (alert???? or trigger????)

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20: Dialog Global Reporter_1997-2010/Apr 25
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3488346 REVIEW????
6198089 CONTRACT??

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2964391 DOCUMENT????????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
795020 ALERT????
667236 TRIGGER????
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
94 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

624: McGraw-Hill Publications_1985-2010/Apr 24
133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT????????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
12973 ALERT????
17355 TRIGGER????
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????
13 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT????????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
2780 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
99978 ALERT????
34388 TRIGGER????
159989 SEND????
210425 TRANSFER?
1219434 ACCESS????
162458 AUTHORIZE????
14 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

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636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23

423747 REVIEW????

624378 CONTRACT??

309100 DOCUMENT???????

109256 PARTICIPANT????

377807 TEAM????

1050325 PARTIE?

1162190 GROUP????

2854 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)

123265 ALERT????

43231 TRIGGER????

177969 SEND????

227541 TRANSFER?

735728 ACCESS????

68602 AUTHORIZE????

43 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?)
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

613: PR Newswire_1999-2010/Apr 25

291246 REVIEW????

381517 CONTRACT??

267035 DOCUMENT???????

156749 PARTIE?

150950 PARTICIPANT????

520366 TEAM????

1155751 GROUP????

1952 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)

67863 ALERT????

21504 TRIGGER????

109614 SEND????

120091 TRANSFER?

775152 ACCESS????

104805 AUTHORIZE????

13 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?)
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (ALERT???? OR TRIGGER????)

634: San Jose Mercury_ Jun 1985-2010/Apr 23

59161 REVIEW????

69901 CONTRACT??

34714 DOCUMENT???????

12502 PARTICIPANT????

20480 PARTIE?

181177 GROUP????

172390 TEAM????

157 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)

11885 ALERT????

15043 TRIGGER????

37197 ACCESS????

9605 AUTHORIZE????

56423 SEND????

23096 TRANSFER?


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O (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (ALERT???? OR TRIGGER????)

813: PR Newswire_1987-1999/Apr 30
82456 REVIEW????
129833 CONTRACT??
55683 DOCUMENT????????
32525 PARTIE?
39727 PARTICIPANT???
123098 TEAM????
309113 GROUP????
515 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
15294 ALERT????
5807 TRIGGER????
35216 SEND????
47535 TRANSFER?
149724 ACCESS????
38038 AUTHORIZE????
O (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (ALERT???? OR TRIGGER????)

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT????????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT???
5531694 PARTIE?
23970 REVIEW????(15N) (CONTRACT?? OR
  DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
  PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
1126278 ALERT????
804564 TRIGGER????
S5 177 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))) AND (ALERT???? OR TRIGGER????)

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (finan??????? (25n) advisor?)

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20: Dialog Global Reporter_1997-2010/Apr 25

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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT???????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
14394226 FINAN???????
1393103 ADVISOR?
259689 FINAN??????? (25N) ADVISOR?
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
35 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

624: McGraw-Hill Publications_1985-2010/Apr 24

133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT???????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
259838 FINAN???????
30039 ADVISOR?
2946 FINAN??????? (25N) ADVISOR?
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????
9 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08

433311 REVIEW????
 546245 CONTRACT??
 415388 DOCUMENT???????
 215492 PARTIE?
 194675 PARTICIPANT????
 751911 TEAM????
 1298385 GROUP????
 2780 REVIEW????(15N)(CONTRACT?? OR
 DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
 PARTICIPANT????) OR PARTIE?)
 1903705 FINAN???????
 311013 ADVISOR?
 95055 FINAN??????? (25N) ADVISOR?
 159989 SEND????
 210425 TRANSFER?
 1219434 ACCESS????
 162458 AUTHORIZE????
 10 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
 (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
 AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
 TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23

423747 REVIEW????
 624378 CONTRACT??
 309100 DOCUMENT???????
 109256 PARTICIPANT????
 377807 TEAM????
 1050325 PARTIE?
 1162190 GROUP????
 2854 REVIEW????(15N)(CONTRACT?? OR
 DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
 PARTICIPANT????) OR PARTIE?)
 1460524 FINAN???????
 291524 ADVISOR?
 47094 FINAN??????? (25N) ADVISOR?
 177969 SEND????
 227541 TRANSFER?
 735728 ACCESS????
 68602 AUTHORIZE????
 13 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
 (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
 AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
 TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

613: PR Newswire_1999-2010/Apr 25

291246 REVIEW????
 381517 CONTRACT??
 267035 DOCUMENT???????
 156749 PARTIE?
 150950 PARTICIPANT????
 520366 TEAM????
 1155751 GROUP????
 1952 REVIEW????(15N)(CONTRACT?? OR
 DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
 PARTICIPANT????) OR PARTIE?)
 1475209 FINAN???????
 213173 ADVISOR?
 65732 FINAN??????? (25N) ADVISOR?
 109614 SEND????

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120091 TRANSFER?
775152 ACCESS????
104805 AUTHORIZE????
    21 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

634: San Jose Mercury_ Jun 1985-2010/Apr 23
    59161 REVIEW????
    69901 CONTRACT??
    34714 DOCUMENT????????
    12502 PARTICIPANT????
    20480 PARTIE?
    181177 GROUP????
    172390 TEAM????
        157 REVIEW????(15N) (CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
    115669 FINAN???????
    11680 ADVISOR?
        537 FINAN??????? (25N) ADVISOR?
    37197 ACCESS????
    9605 AUTHORIZE????
    56423 SEND????
    23096 TRANSFER?
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW????
    129833 CONTRACT??
    55683 DOCUMENT????????
    32525 PARTIE?
    39727 PARTICIPANT????
    123098 TEAM????
    309113 GROUP????
        515 REVIEW????(15N) (CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
    480626 FINAN???????
    78182 ADVISOR?
    12863 FINAN??????? (25N) ADVISOR?
    35216 SEND????
    47535 TRANSFER?
    149724 ACCESS????
    38038 AUTHORIZE????
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

TOTAL: FILES 20,624,621 and ...
    4911352 REVIEW????
    8353588 CONTRACT??
    4098812 DOCUMENT????????
    10793733 TEAM????
    17410290 GROUP????
    1697047 PARTICIPANT????
    5531694 PARTIE?

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23970 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
20089797 FINAN???????
2328714 ADVISOR?
483916 FINAN??????? (25N) ADVISOR?
S6 88 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (FINAN??????? (25N) ADVISOR?)

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (finance???????? or credit?)

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20: Dialog Global Reporter_1997-2010/Apr 25

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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT????????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
0 608,625,268,626,267???????
4218825 CREDIT?
231 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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624: McGraw-Hill Publications_1985-2010/Apr 24

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133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT???????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
    1851 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
42150 SEND????
59753 TRANSFER?
    0 608,625,268,626,267???????
77034 CREDIT?
96862 ACCESS????
31173 AUTHORIZE????
    21 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT???????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
    2780 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
159989 SEND????
210425 TRANSFER?
    0 608,625,268,626,267???????
522817 CREDIT?
1219434 ACCESS????
162458 AUTHORIZE????
    50 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT???????
109256 PARTICIPANT????
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
    2854 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
177969 SEND????
227541 TRANSFER?
    0 608,625,268,626,267???????
397868 CREDIT?
735728 ACCESS????
68602 AUTHORIZE????

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33  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

613: PR Newswire_1999-2010/Apr 25
    291246 REVIEW????
    381517 CONTRACT??
    267035 DOCUMENT??????
    156749 PARTIE?
    150950 PARTICIPANT???
    520366 TEAM????
    1155751 GROUP????
        1952 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    109614 SEND????
    120091 TRANSFER?
        0 608,625,268,626,267??????
    317394 CREDIT?
    775152 ACCESS????
    104805 AUTHORIZE????
        90 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

634: San Jose Mercury_ Jun 1985-2010/Apr 23
    59161 REVIEW????
    69901 CONTRACT??
    34714 DOCUMENT??????
    12502 PARTICIPANT???
    20480 PARTIE?
    181177 GROUP????
    172390 TEAM????
        157 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    37197 ACCESS????
    9605 AUTHORIZE????
        0 608,625,268,626,267??????
    50151 CREDIT?
    56423 SEND????
    23096 TRANSFER?
        2 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW????
    129833 CONTRACT??
    55683 DOCUMENT??????
    32525 PARTIE?
    39727 PARTICIPANT???
    123098 TEAM????
    309113 GROUP????
        515 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    35216 SEND????
    47535 TRANSFER?

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0 608,625,268,626,267???????
133418 CREDIT?
149724 ACCESS????
38038 AUTHORIZE????
2 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT???????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT????
5531694 PARTIE?
23970 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
0 608,625,268,626,267???????
5717507 CREDIT?
S7 429 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (608,625,268,626,267??????? OR CREDIT?)

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? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and plan

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20: Dialog Global Reporter_1997-2010/Apr 25
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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT???????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????

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12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
5079165 PLAN
381 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

624: McGraw-Hill Publications_1985-2010/Apr 24
133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT????????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????
203852 PLAN
38 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT????????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
2780 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
159989 SEND????
210425 TRANSFER?
529697 PLAN
1219434 ACCESS????
162458 AUTHORIZE????
75 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT????????
109256 PARTICIPANT????
377807 TEAM????

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1050325 PARTIE?
1162190 GROUP????
    2854 REVIEW???? (15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
177969 SEND????
227541 TRANSFER?
520329 PLAN
735728 ACCESS????
68602 AUTHORIZE????
    116 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND PLAN

613: PR Newswire_1999-2010/Apr 25
    291246 REVIEW????
    381517 CONTRACT??
    267035 DOCUMENT????????
    156749 PARTIE?
    150950 PARTICIPANT????
    520366 TEAM????
    1155751 GROUP????
        1952 REVIEW???? (15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    109614 SEND????
    120091 TRANSFER?
    372203 PLAN
    775152 ACCESS????
    104805 AUTHORIZE????
        100 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND PLAN

634: San Jose Mercury_ Jun 1985-2010/Apr 23
    59161 REVIEW????
    69901 CONTRACT??
    34714 DOCUMENT????????
    12502 PARTICIPANT????
    20480 PARTIE?
    181177 GROUP????
    172390 TEAM????
        157 REVIEW???? (15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    37197 ACCESS????
    9605 AUTHORIZE????
    56423 SEND????
    23096 TRANSFER?
    101607 PLAN
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND PLAN

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW????
    129833 CONTRACT??
    55683 DOCUMENT????????
    32525 PARTIE?

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39727 PARTICIPANT????
123098 TEAM????
309113 GROUP????
515 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
35216 SEND????
47535 TRANSFER?
127506 PLAN
149724 ACCESS????
38038 AUTHORIZE????
8 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT????????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT????
5531694 PARTIE?
23970 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
6934359 PLAN
S8 718 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND PLAN

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? s (((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (financial (5n) plan)

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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT???????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
    13861 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
8906479 FINANCIAL
5079165 PLAN
    75531 FINANCIAL (5N) PLAN
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
    11 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (FINANCIAL (5N) PLAN)

624: McGraw-Hill Publications_1985-2010/Apr 24
    133085 REVIEW????
    403625 CONTRACT??
    52501 DOCUMENT???????
    87198 TEAM????
    45617 PARTICIPANT????
    61319 PARTIE?
    309377 GROUP????
    1851 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    183973 FINANCIAL
    203852 PLAN
        1945 FINANCIAL (5N) PLAN
        42150 SEND????
        59753 TRANSFER?
        96862 ACCESS????
        31173 AUTHORIZE????
            5 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
                (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
                AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
                TRANSFER?))) AND (FINANCIAL (5N) PLAN)

621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08
    433311 REVIEW????
    546245 CONTRACT??
    415388 DOCUMENT???????
    215492 PARTIE?
    194675 PARTICIPANT????
    751911 TEAM????
    1298385 GROUP????
        2780 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    1655971 FINANCIAL
    529697 PLAN

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14166 FINANCIAL (5N) PLAN
159989 SEND????
210425 TRANSFER?
1219434 ACCESS????
162458 AUTHORIZE????
    4 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT????????
109256 PARTICIPANT????
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
    2854 REVIEW???? (15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
929422 FINANCIAL
520329 PLAN
    5918 FINANCIAL (5N) PLAN
177969 SEND????
227541 TRANSFER?
735728 ACCESS????
68602 AUTHORIZE????
    4 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

613: PR Newswire_1999-2010/Apr 25
291246 REVIEW????
381517 CONTRACT??
267035 DOCUMENT????????
156749 PARTIE?
150950 PARTICIPANT????
520366 TEAM????
1155751 GROUP????
    1952 REVIEW???? (15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
1370804 FINANCIAL
372203 PLAN
    9648 FINANCIAL (5N) PLAN
109614 SEND????
120091 TRANSFER?
775152 ACCESS????
104805 AUTHORIZE????
    7 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

634: San Jose Mercury_ Jun 1985-2010/Apr 23
59161 REVIEW????
69901 CONTRACT??
34714 DOCUMENT????????
12502 PARTICIPANT????
20480 PARTIE?

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181177 GROUP????
172390 TEAM????
    157 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
80798 FINANCIAL
101607 PLAN
    713 FINANCIAL (5N) PLAN
37197 ACCESS????
    9605 AUTHORIZE????
56423 SEND????
23096 TRANSFER?
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

813: PR Newswire_1987-1999/Apr 30
82456 REVIEW????
129833 CONTRACT??
55683 DOCUMENT????????
32525 PARTIE?
39727 PARTICIPANT????
123098 TEAM????
309113 GROUP????
    515 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
412709 FINANCIAL
127506 PLAN
    2787 FINANCIAL (5N) PLAN
35216 SEND????
47535 TRANSFER?
149724 ACCESS????
38038 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT????????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT????
5531694 PARTIE?
    23970 REVIEW????(15N) (CONTRACT?? OR
      DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
13540156 FINANCIAL
6934359 PLAN
    110708 FINANCIAL (5N) PLAN
S9      31 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND (FINANCIAL (5N) PLAN)

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? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and calendar

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20: Dialog Global Reporter_1997-2010/Apr 25

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3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT???????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
453511 CALENDAR
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS????
451299 AUTHORIZE????
59 (((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND CALENDAR

624: McGraw-Hill Publications_1985-2010/Apr 24

133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT???????
87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
1851 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
14161 CALENDAR
42150 SEND????
59753 TRANSFER?
96862 ACCESS????
31173 AUTHORIZE????

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1  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP??? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND CALENDAR

621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT????????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
2780 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
79140 CALENDAR
159989 SEND????
210425 TRANSFER?
1219434 ACCESS????
162458 AUTHORIZE????
22  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP??? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND CALENDAR

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT????????
109256 PARTICIPANT????
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
2854 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
42082 CALENDAR
177969 SEND????
227541 TRANSFER?
735728 ACCESS????
68602 AUTHORIZE????
11  (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
   (TEAM???? OR GROUP??? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND CALENDAR

613: PR Newswire_1999-2010/Apr 25
291246 REVIEW????
381517 CONTRACT??
267035 DOCUMENT????????
156749 PARTIE?
150950 PARTICIPANT????
520366 TEAM????
1155751 GROUP????
1952 REVIEW????(15N) (CONTRACT?? OR
   DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
   PARTICIPANT????) OR PARTIE?)
52956 CALENDAR
109614 SEND????
120091 TRANSFER?
775152 ACCESS????

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104805 AUTHORIZE????
    41 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))) AND CALENDAR

634: San Jose Mercury_ Jun 1985-2010/Apr 23
    59161 REVIEW????
    69901 CONTRACT??
    34714 DOCUMENT????????
    12502 PARTICIPANT????
    20480 PARTIE?
    181177 GROUP????
    172390 TEAM????
        157 REVIEW????(15N) (CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
        4378 CALENDAR
    37197 ACCESS????
    9605 AUTHORIZE????
    56423 SEND????
    23096 TRANSFER?
        0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))) AND CALENDAR

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW????
    129833 CONTRACT??
    55683 DOCUMENT????????
    32525 PARTIE?
    39727 PARTICIPANT????
    123098 TEAM????
    309113 GROUP????
        515 REVIEW????(15N) (CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
    16607 CALENDAR
    35216 SEND????
    47535 TRANSFER?
    149724 ACCESS????
    38038 AUTHORIZE????
        1 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
          (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
          AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
          TRANSFER?))) AND CALENDAR

TOTAL: FILES 20,624,621 and ...
    4911352 REVIEW????
    8353588 CONTRACT??
    4098812 DOCUMENT????????
    10793733 TEAM????
    17410290 GROUP????
    1697047 PARTICIPANT????
    5531694 PARTIE?
        23970 REVIEW????(15N) (CONTRACT?? OR
          DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
          PARTICIPANT????) OR PARTIE?)
    7503410 ACCESS????
    865980 AUTHORIZE????
    2973782 SEND????

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2692326 TRANSFER?
662835 CALENDAR
S10      135 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
              (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
              AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
              TRANSFER?))) AND CALENDAR

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? s (((review???? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))) and (revious (5n) update)

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20: Dialog Global Reporter_1997-2010/Apr 25

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126 REVIOUS
2027385 UPDATE
0 REVIOUS (5N) UPDATE
3488346 REVIEW????
6198089 CONTRACT??
2964391 DOCUMENT??????
1144320 PARTICIPANT????
3994804 PARTIE?
8760963 TEAM????
12994297 GROUP????
13861 REVIEW???? (15N) (CONTRACT?? OR
DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
2392421 SEND????
2003885 TRANSFER?
4489313 ACCESS???
451299 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
   (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
   AND (ACCESS??? OR AUTHORIZE????) AND (SEND???? OR
   TRANSFER?))) AND (REVIOUS (5N) UPDATE)

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624: McGraw-Hill Publications_1985-2010/Apr 24

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4 REVIOUS
20943 UPDATE
0 REVIOUS (5N) UPDATE
133085 REVIEW????
403625 CONTRACT??
52501 DOCUMENT??????

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87198 TEAM????
45617 PARTICIPANT????
61319 PARTIE?
309377 GROUP????
    1851 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
42150 SEND????
59753 TRANSFER?
96862 ACCESS???
31173 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (REVIOUS (5N) UPDATE)

621: Gale Group New Prod. Annou. (R)_1985-2010/Mar 08
    9 REVIOUS
592051 UPDATE
    0 REVIOUS (5N) UPDATE
433311 REVIEW????
546245 CONTRACT??
415388 DOCUMENT????????
215492 PARTIE?
194675 PARTICIPANT????
751911 TEAM????
1298385 GROUP????
    2780 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
159989 SEND????
210425 TRANSFER?
1219434 ACCESS???
162458 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (REVIOUS (5N) UPDATE)

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
    9 REVIOUS
216365 UPDATE
    0 REVIOUS (5N) UPDATE
423747 REVIEW????
624378 CONTRACT??
309100 DOCUMENT????????
109256 PARTICIPANT????
377807 TEAM????
1050325 PARTIE?
1162190 GROUP????
    2854 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
177969 SEND????
227541 TRANSFER?
735728 ACCESS???
68602 AUTHORIZE????
    0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))) AND (REVIOUS (5N) UPDATE)

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613: PR Newswire_1999-2010/Apr 25

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4 REVIOUS
428437 UPDATE
0 REVIOUS (5N) UPDATE
291246 REVIEW???
381517 CONTRACT??
267035 DOCUMENT???????
156749 PARTIE?
150950 PARTICIPANT????
520366 TEAM????
1155751 GROUP????
1952 REVIEW???? (15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
109614 SEND????
120091 TRANSFER?
775152 ACCESS???
104805 AUTHORIZE????
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

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634: San Jose Mercury_ Jun 1985-2010/Apr 23

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0 REVIOUS
9436 UPDATE
0 REVIOUS (5N) UPDATE
59161 REVIEW???
69901 CONTRACT??
34714 DOCUMENT???????
12502 PARTICIPANT????
20480 PARTIE?
181177 GROUP????
172390 TEAM????
157 REVIEW???? (15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
37197 ACCESS???
9605 AUTHORIZE????
56423 SEND????
23096 TRANSFER?
0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))) AND (REVIOUS (5N) UPDATE)

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813: PR Newswire_1987-1999/Apr 30

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0 REVIOUS
26484 UPDATE
0 REVIOUS (5N) UPDATE
82456 REVIEW???
129833 CONTRACT??
55683 DOCUMENT???????
32525 PARTIE?
39727 PARTICIPANT????
123098 TEAM????
309113 GROUP????
515 REVIEW???? (15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
35216 SEND????
47535 TRANSFER?

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149724 ACCESS????
38038 AUTHORIZE????
      0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (REVIOUS (5N) UPDATE)

TOTAL: FILES 20,624,621 and ...
4911352 REVIEW????
8353588 CONTRACT??
4098812 DOCUMENT????????
10793733 TEAM????
17410290 GROUP????
1697047 PARTICIPANT????
5531694 PARTIE?
      23970 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
7503410 ACCESS????
      865980 AUTHORIZE????
2973782 SEND????
2692326 TRANSFER?
      152 REVIOUS
3321101 UPDATE
      0 REVIOUS (5N) UPDATE
S11      0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))) AND (REVIOUS (5N) UPDATE)

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? s au=robb, paul

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20: Dialog Global Reporter_1997-2010/Apr 25
      0 AU=ROBB, PAUL

624: McGraw-Hill Publications_1985-2010/Apr 24
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08
      0 AU=ROBB, PAUL

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
      0 AU=ROBB, PAUL

613: PR Newswire_1999-2010/Apr 25
      0 AU=ROBB, PAUL

634: San Jose Mercury_ Jun 1985-2010/Apr 23
      0 AU=ROBB, PAUL

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

TOTAL: FILES 20,624,621 and ...
S12      0 AU=ROBB, PAUL

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[illegible]

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20: Dialog Global Reporter_1997-2010/Apr 25

[illegible]

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791 S1
53485428 S2
87 S1 NOT S2

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624: McGraw-Hill Publications_1985-2010/Apr 24

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      76  S1
964330  S2
      34  S1 NOT S2

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621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08

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196	S1
3503929	S2

41 S1 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23

Processing
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Processing

249 S1
2776217 S2
113 S1 NOT S2

613: PR Newswire_1999-2010/Apr 25

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Processing
Processing
Processing

181 S1
2797648 S2
5 S1 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Apr 23

3 S1
304227 S2
1 S1 NOT S2

813: PR Newswire_1987-1999/Apr 30

19 S1
224 S2
19 S1 NOT S2

TOTAL: FILES 20,624,621 and ...

1515 S1
63832003 S2
S14 300 S1 NOT S2

? rd

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>>>Record 813:976426 incomplete bibliographic data - record retained in RD set

Processing
S15 258 RD (unique items)

? s s9 not s2

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Processing
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20: Dialog Global Reporter_1997-2010/Apr 25
Processing
    11 S9
    53485428 S2
    1 S9 NOT S2

624: McGraw-Hill Publications_1985-2010/Apr 24
    5 S9
    964330 S2
    0 S9 NOT S2

621: Gale Group New Prod.Annou.(R)_1985-2010/Mar 08
    4 S9
    3503929 S2
    0 S9 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Mar 23
    4 S9
    2776217 S2
    3 S9 NOT S2

613: PR Newswire_1999-2010/Apr 25
    7 S9
    2797648 S2
    0 S9 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Apr 23
    0 S9
    304227 S2
    0 S9 NOT S2

813: PR Newswire_1987-1999/Apr 30
    0 S9
    224 S2
    0 S9 NOT S2

TOTAL: FILES 20,624,621 and ...
    31 S9
    63832003 S2
    S16 4 S9 NOT S2

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? rd

Processing
Processing

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S17      3 RD (unique items)

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? ds

Processing
Processing
Processing
Processing
Processing

Set	File	Items	Description
	20	791	
	624	76	
	621	196	
	636	249	
	613	181	
	634	3	
	813	19	
S1	1515		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	20	53485428	
	624	964330	
	621	3503929	
	636	2776217	
	613	2797648	
	634	304227	
	813	224	
S2	63832003		PD>20000609
	20	35	
	624	1	
	621	10	
	636	22	
	613	4	
	634	0	
	813	4	
S3	76		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND ENCRYPT????????
	20	61	
	624	2	
	621	11	
	636	42	
	613	5	
	634	1	
	813	1	
S4	123		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND FORUM
	20	94	
	624	13	
	621	14	
	636	43	
	613	13	
	634	0	
	813	0	
S5	177		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?)) AND (ALERT???? OR TRIGGER????)
	20	35	
	624	9	
	621	10	
	636	13	
	613	21	
	634	0	
	813	0	
S6	88		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-

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    ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
    RANSFER?))) AND (FINAN?????? (25N) ADVISOR?)

20      231
624      21
621      50
636      33
613      90
634      2
813      2

S7      429 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (-
      15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
      ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
      RANSFER?))) AND (608,625,268,626,267?????? OR CREDIT?)

20      381
624      38
621      75
636      116
613      100
634      0
813      8

S8      718 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (-
      15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
      ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
      RANSFER?))) AND PLAN

20      11
624      5
621      4
636      4
613      7
634      0
813      0

S9      31 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (-
      15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
      ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
      RANSFER?))) AND (FINANCIAL (5N) PLAN)

20      59
624      1
621      22
636      11
613      41
634      0
813      1

S10     135 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (-
      15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
      ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
      RANSFER?))) AND CALENDAR

20      0
624      0
621      0
636      0
613      0
634      0
813      0

S11     0 (((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (-
      15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE-
      ?)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR T-
      RANSFER?))) AND (REVIOUS (5N) UPDATE)

20      0
624      0
621      0
636      0
613      0

```

	634	0	
	813	0	
S12	0	0	AU=ROBB, PAUL
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S13	0	0	AU=ROBB, P?
	20	87	
	624	34	
	621	41	
	636	113	
	613	5	
	634	1	
	813	19	
S14	300		S1 NOT S2
	20	86	
	624	31	
	621	26	
	636	102	
	613	1	
	634	1	
	813	11	
S15	258		RD (unique items)
	20	1	
	624	0	
	621	0	
	636	3	
	613	0	
	634	0	
	813	0	
S16	4		S9 NOT S2
	20	1	
	624	0	
	621	0	
	636	2	
	613	0	
	634	0	
	813	0	
S17	3		RD (unique items)

? b finance

```

25apr10 10:17:36 User233765 Session D195.6
    $152.95  116.752 DialUnits File20
$152.95 Estimated cost File20
    $29.65   4.845 DialUnits File624
$29.65 Estimated cost File624
    $81.20  13.856 DialUnits File621
$81.20 Estimated cost File621
    $66.94  11.422 DialUnits File636
$66.94 Estimated cost File636
    $12.37  11.349 DialUnits File613
$12.37 Estimated cost File613
    $2.14   1.964 DialUnits File634
$2.14 Estimated cost File634

```

\$2.71 2.484 DialUnits File813
 \$2.71 Estimated cost File813
 OneSearch, 7 files,162.672 DialUnits FileOS
 \$13.62 INTERNET
 \$361.58 Estimated cost this search
 \$853.75 Estimated total session cost 249.083 DialUnits

SYSTEM:OS - DIALOG OneSearch
 File 608:MCT Information Svc. 1992-2010/Apr 25
 (c) 2010 MCT Information Svc.
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 *File 625: This file no longer updates.
 Use Newsroom for current records.
 File 268:Banking Info Source 1981-2010/Apr W3
 (c) 2010 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 *File 626: This file no longer updates.
 Use NewsRoom for current records.
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 *File 267: no longer updates. Please see
 File 268 or NewsRoom for current content.

Set	Items	Description
---	-----	-----

? s ((review? (15n)(contract?? or document???????) (15n) (team???? or
 group???? or participant???? or partie?)) and (access???? or
 authorize????) and (send???? or transfer?))

Processing
 Processing
 Processing
 Processing
 Processing
 Processing
 Processing
 Processing

608: MCT Information Svc._1992-2010/Apr 25
 Processing

639848	REVIEW?
629891	CONTRACT??
316145	DOCUMENT???????
142559	PARTICIPANT????
172641	PARTIE?
1886518	GROUP?????
1593242	TEAM?????
2438	REVIEW?(15N)(CONTRACT?? OR DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR PARTICIPANT????) OR PARTIE?)
426051	ACCESS?????
80511	AUTHORIZE?????
864731	SEND?????
257667	TRANSFER?

Save-2010-04-25_084947

```

56 ((REVIEW? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

625: American Banker Publications_1981-2008/Jun 26
22445 REVIEW?
17753 CONTRACT??
12552 DOCUMENT????????
7856 PARTIE?
9098 PARTICIPANT????
16298 TEAM????
97702 GROUP????
94 REVIEW? (15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
10756 SEND????
18258 TRANSFER?
22089 ACCESS????
11606 AUTHORIZE????
2 ((REVIEW? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

268: Banking Info Source_1981-2010/Apr W3
30915 REVIEW?
19071 CONTRACT??
22322 DOCUMENT????????
22445 TEAM????
11852 PARTIE?
13110 PARTICIPANT????
88871 GROUP????
283 REVIEW? (15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
14788 SEND????
24575 TRANSFER?
37965 ACCESS????
6301 AUTHORIZE????
72 ((REVIEW? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

626: Bond Buyer Full Text_1981-2008/Jul 07
20676 REVIEW?
23913 CONTRACT??
10786 DOCUMENT????????
17072 PARTICIPANT????
4737 PARTIE?
10549 TEAM????
65092 GROUP????
121 REVIEW? (15N) (CONTRACT?? OR
    DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
5784 SEND????
7061 TRANSFER?
7841 ACCESS????
13410 AUTHORIZE????
8 ((REVIEW? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))

```


Save-2010-04-25_084947

AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)

267: Finance & Banking Newsletters_2008/Sep 29

```
10664 REVIEW?
10378 CONTRACT??
9579 DOCUMENT???????
4760 PARTIE?
11286 PARTICIPANT????
19750 TEAM????
56955 GROUP????
    95 REVIEW?(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
5675 SEND????
7451 TRANSFER?
18185 ACCESS????
1186 AUTHORIZE????
    7 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????)(15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))
```

TOTAL: FILES 608,625,268 and ...

```
724548 REVIEW?
701006 CONTRACT??
371384 DOCUMENT???????
1662284 TEAM????
2195138 GROUP????
193125 PARTICIPANT????
201846 PARTIE?
    3031 REVIEW?(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
512131 ACCESS????
113014 AUTHORIZE????
901734 SEND????
315012 TRANSFER?
s1    145 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????)(15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))
```

? s pd>2000609

Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing

[illegible]

[illegible]

```
>>> The method canceled
```

? s s1 and (alert? or trigger?)

Processing

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
      101784 ALERT?
      89814 TRIGGER?
          5 S1 AND (ALERT? OR TRIGGER?)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      2788 ALERT?
      4304 TRIGGER?
          0 S1 AND (ALERT? OR TRIGGER?)

268: Banking Info Source_1981-2010/Apr W3
      72 S1
      4669 ALERT?
      5496 TRIGGER?
          29 S1 AND (ALERT? OR TRIGGER?)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      799 ALERT?
      3731 TRIGGER?
          1 S1 AND (ALERT? OR TRIGGER?)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      1516 ALERT?
      2702 TRIGGER?
          1 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 608,625,268 and ...
      145 S1

```

```

111556 ALERT?
106047 TRIGGER?
S2      36 S1 AND (ALERT? OR TRIGGER?)

```

? s1 and (financ? (25n) advisor?)

Processing
Processing

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
1282775 FINANC?
138362 ADVISOR?
16588 FINANC?(25N)ADVISOR?
      2 S1 AND (FINANC? (25N) ADVISOR?)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
173562 FINANC?
13534 ADVISOR?
      5045 FINANC?(25N)ADVISOR?
      0 S1 AND (FINANC? (25N) ADVISOR?)

268: Banking Info Source_1981-2010/Apr W3
      72 S1
259502 FINANC?
17598 ADVISOR?
      4811 FINANC?(25N)ADVISOR?
      10 S1 AND (FINANC? (25N) ADVISOR?)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
179530 FINANC?
19831 ADVISOR?
11603 FINANC?(25N)ADVISOR?
      0 S1 AND (FINANC? (25N) ADVISOR?)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
77860 FINANC?
17650 ADVISOR?
      6558 FINANC?(25N)ADVISOR?
      0 S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 608,625,268 and ...
      145 S1
1973229 FINANC?
206975 ADVISOR?
      44605 FINANC?(25N)ADVISOR?
S3      12 S1 AND (FINANC? (25N) ADVISOR?)

```

? s1 and (financ? or credit?)

Processing
Processing

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
      1282775 FINANC?
      553106 CREDIT?
      24 S1 AND (FINANC? OR CREDIT?)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      173562 FINANC?
      99756 CREDIT?
      1 S1 AND (FINANC? OR CREDIT?)

268: Banking Info Source_1981-2010/Apr W3
      72 S1
      259502 FINANC?
      184616 CREDIT?
      70 S1 AND (FINANC? OR CREDIT?)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      179530 FINANC?
      61058 CREDIT?
      8 S1 AND (FINANC? OR CREDIT?)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      77860 FINANC?
      45418 CREDIT?
      4 S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 608,625,268 and ...
      145 S1
      1973229 FINANC?
      943954 CREDIT?
      S4 107 S1 AND (FINANC? OR CREDIT?)

```

? s1 and plan

Processing

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
      1072863 PLAN
      19 S1 AND PLAN

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      39182 PLAN
      1 S1 AND PLAN

268: Banking Info Source_1981-2010/Apr W3
      72 S1
      40480 PLAN
      34 S1 AND PLAN

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      37524 PLAN
      2 S1 AND PLAN

```

```

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      21888 PLAN
      3 S1 AND PLAN

TOTAL: FILES 608,625,268 and ...
      145 S1
      1211937 PLAN
      S5 59 S1 AND PLAN

```

? s1 and (financial (5n) plan)

Processing

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
      776448 FINANCIAL
      1072863 PLAN
      12369 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      144734 FINANCIAL
      39182 PLAN
      1511 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

268: Banking Info Source_1981-2010/Apr W3
      72 S1
      221247 FINANCIAL
      40480 PLAN
      1878 FINANCIAL(5N)PLAN
      1 S1 AND (FINANCIAL (5N) PLAN)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      104843 FINANCIAL
      37524 PLAN
      1894 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      52283 FINANCIAL
      21888 PLAN
      1028 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 608,625,268 and ...
      145 S1
      1299555 FINANCIAL
      1211937 PLAN
      18680 FINANCIAL(5N)PLAN
      S6 1 S1 AND (FINANCIAL (5N) PLAN)

```

? s1 and calendar**Processing**

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
      62794 CALENDAR
      1 S1 AND CALENDAR

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      2987 CALENDAR
      0 S1 AND CALENDAR

268: Banking Info Source_1981-2010/Apr W3
      72 S1
      2269 CALENDAR
      9 S1 AND CALENDAR

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      15139 CALENDAR
      0 S1 AND CALENDAR

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      1935 CALENDAR
      0 S1 AND CALENDAR

TOTAL: FILES 608,625,268 and ...
      145 S1
      85124 CALENDAR
      S7 10 S1 AND CALENDAR

```

? s1 and (previous (5n) update)

```

608: MCT Information Svc._1992-2010/Apr 25
      56 S1
      415414 PREVIOUS
      88456 UPDATE
      167 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      15448 PREVIOUS
      3014 UPDATE
      2 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

268: Banking Info Source_1981-2010/Apr W3
      15449 PREVIOUS
      6117 UPDATE
      15 PREVIOUS(5N)UPDATE
      72 S1
      0 S1 AND (PREVIOUS (5N) UPDATE)

```

```

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      25876 PREVIOUS
      2875 UPDATE
      7 PREVIOUS (5N) UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      10735 PREVIOUS
      1880 UPDATE
      7 PREVIOUS (5N) UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 608,625,268 and ...
      145 S1
      482922 PREVIOUS
      102342 UPDATE
      198 PREVIOUS (5N) UPDATE
      S8 0 S1 AND (PREVIOUS (5N) UPDATE)

```

? s au=robb, paul

```

608: MCT Information Svc._1992-2010/Apr 25
      0 AU=ROBB, PAUL

625: American Banker Publications_1981-2008/Jun 26
      0 AU=ROBB, PAUL

268: Banking Info Source_1981-2010/Apr W3
      0 AU=ROBB, PAUL

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

267: Finance & Banking Newsletters_2008/Sep 29
      0 AU=ROBB, PAUL

TOTAL: FILES 608,625,268 and ...
      S9 0 AU=ROBB, PAUL

```

? s au=robb, p?

```

608: MCT Information Svc._1992-2010/Apr 25
      0 AU=ROBB, P?

625: American Banker Publications_1981-2008/Jun 26
      0 AU=ROBB, P?

268: Banking Info Source_1981-2010/Apr W3
      0 AU=ROBB, P?

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

```


267: Finance & Banking Newsletters_2008/Sep 29
0 AU=ROBB, P?

TOTAL: FILES 608,625,268 and ...
S10 0 AU=ROBB, P?

? s s1 not s2

608: MCT Information Svc._1992-2010/Apr 25
56 S1
5 S2
51 S1 NOT S2

625: American Banker Publications_1981-2008/Jun 26
2 S1
0 S2
2 S1 NOT S2

268: Banking Info Source_1981-2010/Apr W3
72 S1
29 S2
43 S1 NOT S2

626: Bond Buyer Full Text_1981-2008/Jul 07
8 S1
1 S2
7 S1 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
7 S1
1 S2
6 S1 NOT S2

TOTAL: FILES 608,625,268 and ...
145 S1
36 S2
S11 109 S1 NOT S2

? rd

Processing Processing

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
S12 104 RD (unique items)

? s s9 not s2

Save-2010-04-25_084947

```

608: MCT Information Svc._1992-2010/Apr 25
      0 S9
      5 S2
      0 S9 NOT S2

625: American Banker Publications_1981-2008/Jun 26
      0 S9
      0 S2
      0 S9 NOT S2

268: Banking Info Source_1981-2010/Apr W3
      0 S9
      29 S2
      0 S9 NOT S2

626: Bond Buyer Full Text_1981-2008/Jul 07
      0 S9
      1 S2
      0 S9 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
      0 S9
      1 S2
      0 S9 NOT S2

TOTAL: FILES 608,625,268 and ...
      0 S9
      36 S2
      S13 0 S9 NOT S2

```

? rd

Processing

```

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
      S14      0 RD (unique items)

```

? ds

Processing

Set	File	Items	Description
	608	56	
	625	2	
	268	72	
	626	8	
	267	7	
S1		145	((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?)) A-ND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	608	5	

	625	0	
	268	29	
	626	1	
	267	1	
S2		36	S1 AND (ALERT? OR TRIGGER?)
	608	2	
	625	0	
	268	10	
	626	0	
	267	0	
S3		12	S1 AND (FINANC? (25N) ADVISOR?)
	608	24	
	625	1	
	268	70	
	626	8	
	267	4	
S4		107	S1 AND (FINANC? OR CREDIT?)
	608	19	
	625	1	
	268	34	
	626	2	
	267	3	
S5		59	S1 AND PLAN
	608	0	
	625	0	
	268	1	
	626	0	
	267	0	
S6		1	S1 AND (FINANCIAL (5N) PLAN)
	608	1	
	625	0	
	268	9	
	626	0	
	267	0	
S7		10	S1 AND CALENDAR
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S8		0	S1 AND (PREVIOUS (5N) UPDATE)
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S9		0	AU=ROBB, PAUL
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S10		0	AU=ROBB, P?
	608	51	
	625	2	
	268	43	
	626	7	
	267	6	
S11		109	S1 NOT S2
	608	50	
	625	2	
	268	40	

	626	7	
	267	5	
S12	104	RD	(unique items)
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S13	0	S9	NOT S2
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S14	0	RD	(unique items)

? b nftxt

```

25apr10 10:37:09 User233765 Session D195.7
$63.85 58.575 DialUnits File608
$63.85 Estimated cost File608
$12.95 1.927 DialUnits File625
$12.95 Estimated cost File625
$13.39 2.286 DialUnits File268
$13.39 Estimated cost File268
$8.71 1.826 DialUnits File626
$8.71 Estimated cost File626
$12.01 1.962 DialUnits File267
$12.01 Estimated cost File267
OneSearch, 5 files, 66.575 DialUnits FileOS
$5.34 INTERNET
$116.25 Estimated cost this search
$970.00 Estimated total session cost 315.659 DialUnits

SYSTEM:OS - DIALOG OneSearch
File 35:Dissertation Abs Online 1861-2010/Mar
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Apr 22
(c) 2010 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb
(c) 2010 The HW Wilson Co.
File 2:INSPEC 1898-2010/Apr W3
(c) 2010 The IET
*File 2: IPC codes have been added to the file. See HELP NEWS 2
for details.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
*File 583: This file is no longer updating as of 12-13-2002.
File 474:New York Times Abs 1969-2010/Apr 25
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Apr 24
(c) 2010 The New York Times
File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)
(c) 2010 JPO & JAPIO
File 256:TecTrends 1982-2010/Apr W3
(c) 2010 Info.Sources Inc. All rights res.
*File 256: Please see HELP NEWS 256 for the latest
information about TecTrends.

```

Set	Items	Description
---	----	-----

? s ((review? (15n)(contract?? or document???????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing

```

35: Dissertation Abs Online_1861-2010/Mar
    86954 REVIEW?
    12784 CONTRACT??
    73362 DOCUMENT???????
    12758 PARTIE?
    18533 TEAM????
    116817 PARTICIPANT????
    337339 GROUP????
        1408 REVIEW?(15N)(CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    54458 ACCESS???
        1531 AUTHORIZE????
        4629 SEND???
    77192 TRANSFER?
        3 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS??? OR AUTHORIZE????) AND (SEND??? OR
            TRANSFER?))

65: Inside Conferences_1993-2010/Apr 22
    4615 CONTRACT??
    18167 DOCUMENT???????
    33807 REVIEW?
    1287 PARTIE?
    2976 PARTICIPANT????
    10439 TEAM????
    47990 GROUP????
        4 REVIEW?(15N)(CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    23755 ACCESS???
        49 AUTHORIZE????
        743 SEND???
    78720 TRANSFER?
        0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))

```

Save-2010-04-25_084947

AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb

12525 CONTRACT??
8405 DOCUMENT???????
82649 REVIEW?
1324 PARTIE?
3305 PARTICIPANT????
11434 TEAM????
44945 GROUP????
51 REVIEW?(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
23352 ACCESS????
572 AUTHORIZE????
2287 SEND????
50655 TRANSFER?
0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

2: INSPEC_1898-2010/Apr W3

30687 CONTRACT??
109567 DOCUMENT???????
362717 REVIEW?
9193 PARTIE?
26685 PARTICIPANT????
41933 TEAM????
492109 GROUP????
321 REVIEW?(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
290115 ACCESS????
3265 AUTHORIZE????
30233 SEND????
481794 TRANSFER?
3 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

583: Gale Group Globalbase(TM)_1986-2002/Dec 13

43249 REVIEW?
228884 CONTRACT??
28424 DOCUMENT???????
3171 PARTICIPANT????
13400 PARTIE?
24523 TEAM????
361027 GROUP????
84 REVIEW?(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
10148 SEND????
36710 TRANSFER?
52434 ACCESS????
1030 AUTHORIZE????
0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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474: New York Times Abs_1969-2010/Apr 25
    65345 CONTRACT??
    24652 DOCUMENT???????
    261105 REVIEW?
    5683 PARTICIPANT????
    19517 PARTIE?
    63553 TEAM????
    164551 GROUP????
        82 REVIEW?(15N)(CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    15301 ACCESS????
    8987 AUTHORIZE????
    24308 SEND????
    13409 TRANSFER?
        0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

475: Wall Street Journal Abs_1973-2010/Apr 24
    36850 REVIEW?
    57377 CONTRACT??
    4120 DOCUMENT???????
    1037 PARTICIPANT????
    2744 PARTIE?
    6705 TEAM????
    76019 GROUP????
        13 REVIEW?(15N)(CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    5590 SEND????
    3708 TRANSFER?
    5479 ACCESS????
    3951 AUTHORIZE????
        0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
    1375 REVIEW?
    37008 CONTRACT??
    59961 DOCUMENT???????
    670 TEAM????
    2180 PARTIE?
    2454 PARTICIPANT????
    465107 GROUP????
        6 REVIEW?(15N)(CONTRACT?? OR
            DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    117744 ACCESS????
    1482 AUTHORIZE????
    154528 SEND????
    514108 TRANSFER?
        0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT???????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

256: TecTrends_1982-2010/Apr W3

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1579 REVIEW?
620 CONTRACT??
1935 DOCUMENT???????
258 PARTIE?
275 PARTICIPANT????
1662 TEAM????
4913 GROUP????
10 REVIEW?(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1229 SEND????
924 TRANSFER?
5073 ACCESS????
132 AUTHORIZE????
0 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR Group???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

TOTAL: FILES 35,65,99 and ...
910285 REVIEW?
449845 CONTRACT??
328593 DOCUMENT???????
179452 TEAM????
1994000 GROUP????
162403 PARTICIPANT????
62661 PARTIE?
1979 REVIEW?(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
587711 ACCESS????
20999 AUTHORIZE????
233695 SEND????
1257220 TRANSFER?
S1 6 ((REVIEW? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR Group???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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? s1 and (alert? or trigger?)

Processing
Processing
Processing

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35: Dissertation Abs Online_1861-2010/Mar
3 S1
1850 ALERT?
11420 TRIGGER?
0 S1 AND (ALERT? OR TRIGGER?)

65: Inside Conferences_1993-2010/Apr 22
0 S1
915 ALERT?
4048 TRIGGER?
0 S1 AND (ALERT? OR TRIGGER?)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb

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      0 S1
1168 ALERT?
3926 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

2: INSPEC_1898-2010/Apr W3
      3 S1
6227 ALERT?
49554 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
      0 S1
2399 ALERT?
2428 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

474: New York Times Abs_1969-2010/Apr 25
      0 S1
4261 ALERT?
1944 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

475: Wall Street Journal Abs_1973-2010/Apr 24
      0 S1
720 ALERT?
1778 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
      0 S1
1064 ALERT?
27155 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

256: TecTrends_1982-2010/Apr W3
      0 S1
520 ALERT?
236 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 35,65,99 and ...
      6 S1
19124 ALERT?
102489 TRIGGER?
      0 S1 AND (ALERT? OR TRIGGER?)
S2

```

? s1 and (financ? (25n) advisor?)

Processing Processing

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35: Dissertation Abs Online_1861-2010/Mar
      3 S1
59163 FINANC?
4928 ADVISOR?
197 FINANC?(25N)ADVISOR?
      0 S1 AND (FINANC? (25N) ADVISOR?)

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65: Inside Conferences_1993-2010/Apr 22
    0 S1
    18912 FINANC?
    1801 ADVISOR?
    18 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
    0 S1
    17950 FINANC?
    1627 ADVISOR?
    25 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

2: INSPEC_1898-2010/Apr W3
    3 S1
    53260 FINANC?
    5116 ADVISOR?
    230 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
    0 S1
    344973 FINANC?
    6895 ADVISOR?
    1482 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

474: New York Times Abs_1969-2010/Apr 25
    0 S1
    223224 FINANC?
    9921 ADVISOR?
    515 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

475: Wall Street Journal Abs_1973-2010/Apr 24
    0 S1
    111404 FINANC?
    3046 ADVISOR?
    307 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
    0 S1
    3716 FINANC?
    63 ADVISOR?
    4 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

256: TecTrends_1982-2010/Apr W3
    0 S1
    1951 FINANC?
    248 ADVISOR?
    16 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 35,65,99 and ...
    6 S1
    834553 FINANC?
    33645 ADVISOR?
    2794 FINANC?(25N)ADVISOR?
    S3 0 S1 AND (FINANC? (25N) ADVISOR?)

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? s s1 and (financ? or credit?)

Processing Processing

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35: Dissertation Abs Online_1861-2010/Mar
    3 S1
    59163 FINANC?
    11330 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

65: Inside Conferences_1993-2010/Apr 22
    0 S1
    18912 FINANC?
    2463 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
    0 S1
    17950 FINANC?
    2456 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

2: INSPEC_1898-2010/Apr W3
    3 S1
    53260 FINANC?
    10710 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
    0 S1
    344973 FINANC?
    76924 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

474: New York Times Abs_1969-2010/Apr 25
    0 S1
    223224 FINANC?
    63884 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

475: Wall Street Journal Abs_1973-2010/Apr 24
    0 S1
    111404 FINANC?
    52079 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
    0 S1
    3716 FINANC?
    4708 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

256: TecTrends_1982-2010/Apr W3
    0 S1
    1951 FINANC?
    504 CREDIT?
      0 S1 AND (FINANC? OR CREDIT?)

```

TOTAL: FILES 35,65,99 and ...
 6 S1
 834553 FINANC?
 225058 CREDIT?
 S4 0 S1 AND (FINANC? OR CREDIT?)

? s1 and plan

Processing

35: Dissertation Abs Online_1861-2010/Mar
 3 S1
 24642 PLAN
 0 S1 AND PLAN

65: Inside Conferences_1993-2010/Apr 22
 0 S1
 7723 PLAN
 0 S1 AND PLAN

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
 0 S1
 12052 PLAN
 0 S1 AND PLAN

2: INSPEC_1898-2010/Apr W3
 3 S1
 51080 PLAN
 0 S1 AND PLAN

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
 0 S1
 112549 PLAN
 0 S1 AND PLAN

474: New York Times Abs_1969-2010/Apr 25
 0 S1
 90022 PLAN
 0 S1 AND PLAN

475: Wall Street Journal Abs_1973-2010/Apr 24
 0 S1
 35748 PLAN
 0 S1 AND PLAN

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
 0 S1
 17146 PLAN
 0 S1 AND PLAN

256: TecTrends_1982-2010/Apr W3
 0 S1
 1277 PLAN
 0 S1 AND PLAN

TOTAL: FILES 35,65,99 and ...
 6 S1
 352239 PLAN

S5 0 S1 AND PLAN

? s1 and (financial (5n) plan)**Processing**

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35: Dissertation Abs Online_1861-2010/Mar
      3 S1
      34249 FINANCIAL
      24642 PLAN
      155 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

65: Inside Conferences_1993-2010/Apr 22
      0 S1
      11153 FINANCIAL
      7723 PLAN
      5 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
      0 S1
      5523 FINANCIAL
      12052 PLAN
      43 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

2: INSPEC_1898-2010/Apr W3
      3 S1
      43213 FINANCIAL
      51080 PLAN
      202 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
      0 S1
      251249 FINANCIAL
      112549 PLAN
      936 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

474: New York Times Abs_1969-2010/Apr 25
      0 S1
      57497 FINANCIAL
      90022 PLAN
      918 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

475: Wall Street Journal Abs_1973-2010/Apr 24
      0 S1
      47017 FINANCIAL
      35748 PLAN
      541 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
      0 S1
      3426 FINANCIAL
      17146 PLAN

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32 FINANCIAL (5N) PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

256: TecTrends_1982-2010/Apr W3
0 S1
1606 FINANCIAL
1277 PLAN
9 FINANCIAL (5N) PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 35,65,99 and ...
6 S1
454933 FINANCIAL
352239 PLAN
2841 FINANCIAL (5N) PLAN
S6 0 S1 AND (FINANCIAL (5N) PLAN)

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? s1 and calendar

Processing

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35: Dissertation Abs Online_1861-2010/Mar
3 S1
1561 CALENDAR
0 S1 AND CALENDAR

65: Inside Conferences_1993-2010/Apr 22
0 S1
324 CALENDAR
0 S1 AND CALENDAR

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
0 S1
460 CALENDAR
0 S1 AND CALENDAR

2: INSPEC_1898-2010/Apr W3
3 S1
2193 CALENDAR
0 S1 AND CALENDAR

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
0 S1
1424 CALENDAR
0 S1 AND CALENDAR

474: New York Times Abs_1969-2010/Apr 25
0 S1
2449 CALENDAR
0 S1 AND CALENDAR

475: Wall Street Journal Abs_1973-2010/Apr 24
0 S1
337 CALENDAR
0 S1 AND CALENDAR

347: JPIO_Dec 1976-2009/Dec(Updated 100326)
0 S1
3298 CALENDAR

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      0  S1 AND CALENDAR

256: TecTrends_1982-2010/Apr W3
      0  S1
    224  CALENDAR
      0  S1 AND CALENDAR

TOTAL: FILES 35,65,99 and ...
      6  S1
    12270 CALENDAR
    S7   0  S1 AND CALENDAR

```

? s1 and (previous (5n) update)

Processing

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35: Dissertation Abs Online_1861-2010/Mar
      3  S1
    10018 PREVIOUS
    3649 UPDATE
      44 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

65: Inside Conferences_1993-2010/Apr 22
      0  S1
    2732 PREVIOUS
    9432 UPDATE
      1  PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
      0  S1
    18318 PREVIOUS
    4072 UPDATE
      17 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

2: INSPEC_1898-2010/Apr W3
      3  S1
    315754 PREVIOUS
    33982 UPDATE
      287 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
      0  S1
    66638 PREVIOUS
    2966 UPDATE
      7  PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

474: New York Times Abs_1969-2010/Apr 25
      0  S1
    13585 PREVIOUS
    2189 UPDATE
      1  PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

475: Wall Street Journal Abs_1973-2010/Apr 24

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      0 S1
7585 PREVIOUS
638 UPDATE
      0 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
      0 S1
24161 PREVIOUS
18798 UPDATE
      40 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

256: TecTrends_1982-2010/Apr W3
      0 S1
666 PREVIOUS
451 UPDATE
      3 PREVIOUS(5N)UPDATE
      0 S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 35,65,99 and ...
      6 S1
549557 PREVIOUS
76177 UPDATE
      400 PREVIOUS(5N)UPDATE
S8      0 S1 AND (PREVIOUS (5N) UPDATE)

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? s au=robb, paul

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35: Dissertation Abs Online_1861-2010/Mar
      1 AU=ROBB, PAUL

65: Inside Conferences_1993-2010/Apr 22
      0 AU=ROBB, PAUL

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
      1 AU=ROBB, PAUL

2: INSPEC_1898-2010/Apr W3
      0 AU=ROBB, PAUL

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

474: New York Times Abs_1969-2010/Apr 25
      0 AU=ROBB, PAUL

475: Wall Street Journal Abs_1973-2010/Apr 24
      0 AU=ROBB, PAUL

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
      0 AU=ROBB, PAUL

256: TecTrends_1982-2010/Apr W3
      0 AU=ROBB, PAUL

TOTAL: FILES 35,65,99 and ...
S9      2 AU=ROBB, PAUL

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? s au=robb, p?

Processing

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35: Dissertation Abs Online_1861-2010/Mar
    6 AU=ROBB, P?

65: Inside Conferences_1993-2010/Apr 22
    52 AU=ROBB, P?

99: Wilson Appl. Sci & Tech Abs_1983-2010/Feb
    3 AU=ROBB, P?

2: INSPEC_1898-2010/Apr W3
   23 AU=ROBB, P?

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
>>>Prefix "AU" is undefined
    0 AU=ROBB, P?

474: New York Times Abs_1969-2010/Apr 25
    3 AU=ROBB, P?

475: Wall Street Journal Abs_1973-2010/Apr 24
    0 AU=ROBB, P?

347: JAPIO_Dec 1976-2009/Dec(Updated 100326)
    0 AU=ROBB, P?

256: TecTrends_1982-2010/Apr W3
    0 AU=ROBB, P?

TOTAL: FILES 35,65,99 and ...
      S10      87 AU=ROBB, P?

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Processing

Processing

Set	File	Items	Description
	35	3	
	65	0	
	99	0	
	2	3	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S1		6	((REVIEW? (15N)(CONTRACT?? OR DOCUMENT?????????) (15N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?)) A- ND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSF- ER?))

	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S2		0	S1 AND (ALERT? OR TRIGGER?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S3		0	S1 AND (FINANC? (25N) ADVISOR?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S4		0	S1 AND (FINANC? OR CREDIT?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S5		0	S1 AND PLAN
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S6		0	S1 AND (FINANCIAL (5N) PLAN)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S7		0	S1 AND CALENDAR
	35	0	
	65	0	

	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S8		0	S1 AND (PREVIOUS (5N) UPDATE)
	35	1	
	65	0	
	99	1	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S9		2	AU=ROBB, PAUL
	35	6	
	65	52	
	99	3	
	2	23	
	583	0	
	474	3	
	475	0	
	347	0	
	256	0	
S10		87	AU=ROBB, P?

?